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FEBRUARY, 1902

NINETEENTH YEAR

NUMBER 2

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THE RAND-McNALLY
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PRODIGAL WALL STREET DISTRIBUTIONS.

The curiosity of the public at large seems to have been greatly excited by recent announcements, in the newspapers and through verbal channels, of the generous, almost prodigal distribution of money gifts in Wall Street at Christmas time. None of these statements has been sensibly exaggerated. Millions of dollars were so distributed during the holiday week. Several important houses presented their employes with amounts of money equal to each one's annual salary. This precise magnificence was displayed by J. P. Morgan & Co., and the affiliated house of Drexel & Co. of Philadelphia. One brokerage house distributed among its servants $10,000, or the equivalent of the aggregate pay roll for one quarter. The office manager got $1,000, the head bookkeeper $600, the chief operator $400, and so on down the scale, according to capacity and period of service, to the mere board boys, the least of all, who got $25 each. The Knickerbocker Trust Company distributed the equivalent of six months' salary; the Central Trust Company did likewise, the president of the latter institution himself getting $50,000 at the hands of the directors. Charles W. Morse, the consolidator of banks, displayed his generosity by arranging to place amounts of stock among his employes on easy payments and at considerably less than market value. The meanest messenger boy in the street was not forgotten. Naturally the recital of these acts of generosity left with the outside public the impression that Wall Street had been making a very great deal of money, and Wall Street certainly had. Its profits for 1901 were larger than those for any previous year of its history. There arise the natural queries, How? and Why?

Before going back to the beginning it is convenient here to remark that no

money ever is made in Wall Street; it has first to be made elsewhere and brought into Wall Street. Here is the finest machinery in the world for turning money over and over, and that which sticks to the machinery is Wall Street's profit. No more than the prescribed number of cents out of each dollar brought into the street stuck to the machinery last year, but there was more to be turned, and, therefore, more to stick.

In November of 1900 the election of William McKinley and the defeat of Bryanism opened the way for the wildest bull dance that was ever got up. The closing weeks of that year were distinguished for speculation of such magnitude that the critics agreed it could not last. But it did. The public came in and continued it. In February for the first time the deposits of the Clearing-House banks passed the billion dollar mark. Wall Street went figure-mad and began to dwell upon billions, while the public abandoned itself to a speculative frenzy. Then came the billion dollar steel combine, and the whirl went madder than ever. Money came into Wall Street so fast that the machinery for turning it and keeping it moving was on the point of breaking down. Brokerage houses had to work their clerical forces in day and night shifts, and to house their employes down-town. Stock transactions reached volume records never before dreamed of, and the Stock Exchange had actually to suspend a session in order to give members time to catch up with their business.

It has all the time to be remembered, however, that Wall Street kept its head. It lost its control of the market; the public was running away with it, and there was no telling where the public would stop, but Wall Street was sure that the public would pay the piper, and that was enough. Nobody knows to this day where it would have ended had it not been for the Northern Pacific corner, and the panic of May 9th.

This panic, as unlike most panics as the existent market conditions were unlike those of other times, arose from technical causes. It was by no means inevitable. Something must have given way under the terrible strain, the critics say, and it may as well have been this as anything else. The public did as Wall Street knew it would—it paid for the music by which it had danced.

The primary cause of the great bull market of 1901, to be sure, was the prosperity of the country at large. Without that—without the fresh supply of capital the public so venturesomely poured into Wall Street the record of the year would have been impossible. If the speculative machinery is running smoothly a little money can be made to go a long way. A man may buy 1,000 shares of stock, par value $100,000, for $10,000; his $10,000 constitutes margin and the broker borrows the rest. In a speculative sense, therefore—and pure speculation constituted 90 per cent. of the bull market—each one dollar of fresh capital meant ten dollars of new business, and by this may be judged the tremendous proportions of the business that developed from the millions of dollars the public brought to Wall Street after the election of November, 1900. Stock transactions for the year 1901 were in excess of 250,000,000 shares, as compared with 140,000,000 for the year before; bond transactions aggregated $993,000,000,

as compared with $565,000,000 in 1900. The Clearing House returns, which from the higher financial point of view afford the most conclusive evidence of the community's activity, show exchanges for last year to have reached the stupendous total of $80,000,000,000, as compared with $52,000,000,000 in 1900 and $60,000,000,000 for the year before that. These figures, of course, are given roundly.

In the prosperity of the financial community it may be said that the banks share first and the commission houses next. They partake of the sure profits as distinct from the more dazzling gains sometimes made by the venturesome speculator. Whether the individual operator, the pool, the inside syndicate or the public win or lose, the commission houses and the banks profit regularly and relentlessly. The broker gets his commissions, whatever may be the fortune of the client, and the bank gets its interest on the money loaned to the broker—the broker's client pays that, too. The broker, of course, borrows money in behalf of his client, but his first care in any emergency is for his bank. There is an unwritten law in the street that a man must first protect his bank. A broker who, on getting into trouble, fails to take care of his banker may never hope successfully to resume business. Between the two classes of institutions that profit most in the prosperity of Wall Street there is an inviolable code.

The theory of Wall Street's most prosperous year may now be enunciated as intelligibly as it is ever possible to present so technical a matter. First, there was general prosperity throughout the country, and an enriched public began to bring its money to the stock market. The demand for stocks increased enormously. About 90 per cent. of this was speculative demand and involved a proportionate increase of borrowing of funds, by brokers from banks, with which to carry stocks on margin. This meant, in reality, a manifold extension of credits. Credit is the principal thing a Wall Street bank has to sell. The brokers bought and sold more stocks than they ever had before, and the banks, naturally, sold more credit than they had ever sold before, and got good prices for it. Public interest in the market and public buying power encouraged the great financiers to bring on their "deals," some of which had long awaited just such an opportunity to be introduced, while others, like the United States Steel Corporation, were freshly conceived. These deals made work for underwriting syndicates, several of which hived incredible profits. The underwriting syndicate that was formed to float United States Steel stock, for example, is understood to have realized at least $60,000,000 net, and it had to advance only $25,000,000. The operations of these syndicates, again, involved large borrowing transactions. While syndicate stocks were being sold to the public by brokers who got commission for selling them the banks were getting interest on the money they had loaned to the syndicates; while other brokers were buying those same syndicate stocks on margin for public clients the banks were getting interest on the money they had loaned these brokers to enable their clients to buy. A subtle chain of profits! Then several coteries of covetous financiers tried in the open market to buy control of several different railroad properties—Burlington, con-

trol of which did pass; St. Paul, control of which did not, and Northern Pacific, competitive buying of which caused the panic, and several others not so readily recognized by the public reader. These grand contests were highly profitable to the commission houses that executed the buying orders, and to the banks that loaned the covetous financiers the money with which to manage their campaigns. One commission house bought 200,000 shares of Northern Pacific common on May 7th, and the commission on that alone amounted to $25,000.

Another and wholly new element productive of extraordinary business was the semi-professional public that made its appearance in the market for the first time last year. One example will suffice to explain the origin of this speculative class. When the United States Steel Corporation took over the constituent properties of which it is composed a number of enterprising spirits who had made quick fortunes in the iron and steel business, having sold out to the Morgan combine at fancy figures, found themselves possessed at once of great ready wealth and unfamiliar leisure. Many of them came to Wall Street, where they allied themselves into little groups and cliques, several of which for a long time bore the names of the steel companies with which the members thereof previously had been identified, as, for example, the "American Steel and Wire Crowd." These men traded heavily in the market; they formed pools of their own, bulled some stocks and attacked others, and for a time generally upset the expert calculations of the street. But their operations brought still more business to the commission houses, and created a still greater demand for bank credits.

Wall Street's phenomenal prosperity, as we have seen, arose primarily from natural causes—the increased wealth and greater confidence of the country without, but the bull market proceeded under extraordinary and, too frequently, artificial stimulus. How the individuals of the Wall Street trinity—banker, broker and trader—shared in the profits may be judged by the facts (1) that during the year bank earnings were immeasurably larger than ever before, and (2) that Stock Exchange seats advanced in value 30 per cent to $80,000. The increase of bank earnings is said to be immeasurable for the reason that many of larger institutions habitually conceal their profits by undervaluing assets. On Wall Street bank recently held, and presumably still holds, 10,000 shares of Chicago, Milwaukee & St. Paul railroad stock, which it figures in its assets at only $100,000, whereas the approximate market value of the collateral is $1,650,000. The First National bank at the time of its recent organization had a reserve fund created in this manner, out of which it was able to pay the equivalent of a dividend of 1,950 per cent. Likewise the profits of commission houses elude the statistician. Perhaps forty different brokerage houses each did more than $1,000,000 worth of business, and perhaps the commissions earned during the year aggregated $75,000,000, but this is mere guess-work. At all events, the Christmas-time generosity by which the public's curiosity was aroused is understood not to have been an immoderate reflection of Wall Street's professional profits for the year 1901. Spare the third member of the trinity—the trader!

"DAVID HARUM, BANKER."

"He's all fer hosses. He'd sooner make a ten-dollar note on a hoss trade than a hundred right here 'n this office."—David Harum, page 118.

Whatever may be said of the lasting qualities of the remarkable novel which furnishes the quotation, it presented an interesting character—and, as far as the banking business is concerned, one true to life.

"Chet" Timson, who condemns his employer in the words above, is also a typical character—the cheap clerk, in a country bank, who knows a little of figures and absolutely nothing else. "Chet" is talkative. "Chet" has that milk-and-water honesty which would not steal, but would prevaricate. He has a reputation to sustain, and hence his employer must stand aside. After having been supported by the old man for years, as he is about to leave him, hear him talk, and then say if "Chet" may not be counted upon to lick the hand that feeds him last:

"——as fur's the real bus'nis is concerned, he don't have nothin' to do with it. It's all ben left to me—chargin' an' creditin', postin', individule ledger, gen'ral' ledger, billbook, discount register, tickler, for'n register, checkin' off the N'York accounts, drawin' off statements f'm the ledgers an' bill-book, writin' letters—why, the' ain't an hour'n the day in bus'nis hours some days that the's an hour 't I ain't busy 'bout somethin'. No, sir," continued Chet, "Dave don't give himself no trouble about the bus'nis'. All he does is to look after lendin' the money, an' seein' that it gits paid when the time comes, an' keep track of how much money the' is here an' in N'York, an' what notes is comin' due—an' a few things like that, that don't put pen to paper, ner take an hour of his time. Why, a man'll come in an' want to git a note done, an' it'll be 'All right' or 'Can't spare the money to-day,' all in a minute. He don't give it no thought at all, an' he ain't 'round here half the time."

If the employer, David Harum, banker, horse trader, money maker, kindly and true, was a man of marked individuality, he possessed many of the common traits of the country banker. And his peculiarities made him one in a thousand. Yet the clerk, who knew it all, and who ran the bank, in his own estimation, is not so hard to find. Unwittingly "Chet," in the paragraph quoted, gave the key to his employer's worth and his own conceit. There are many "Chets."

Taking this eccentric old man as our text we are enabled to discover some of the traits of the successful country banker.

At the outset we observe that "Harum" had a many-sided character. No matter how many kinds of business he engaged in he did not mix them with his banking. Even his charities were concealed.

This is of necessity the proper attitude for the banker to take. Were he to allow it to be known that he often extended a helping hand to those in distress he would have many requests. As it is, they are numerous because of a foolish

notion that the "bank has money." As a matter of fact, it has very little. Its profits are paid out twice or four times a year, and its surplus immediately becomes a fixed or permanent investment. If actual cash is considered there is rarely a time when every dollar in its coffers does not belong to the depositors. In the bank there is no money to give away. The stockholders must be protected in their profits. Sums of moment even in the expense column are voted by directors. The officers own not a dollar of all the money they handle. Charity and public donations are entirely foreign, therefore, to this form of chartered corporation.

"David Harum" owned and operated a private bank. It is within keeping with his shrewd methods that he should be known as an honest but close and stern man at the bank. Being a village, where everybody tried to know the business of everybody, he hid his few charities away from knowledge so that he might not be thought generous. Such a reputation would not have aided his note-collecting power. That he would use the law on provocation, or that he would, if the worst came to the worst, kick an impudent, rascally debtor out of his door, was well known. The result was he lost few debts and gave away little money at the bank. Much as it may be distasteful to a man to repress his generous deeds, it is necessary in a bank. How often in the country town they are asked to head the list! How often they are asked secretly for some aid, as if they were public helpers! As it is, they give too much. The careful, thoughtful country banker will not try to create the impression that he is cold-hearted, but he will keep his public character as a just and exact banker, separate from himself and well in view.

As we have said, "Harum" did not mix one business with another. He may have talked horse in the bank, but he traded outside. And the transaction was entirely separate and apart from any loan or deposit or customary courtesy at the bank. This principle was well established. If practiced in a private bank, what shall we say of the joint-stock bank?

There is much food for thought here. As we have elsewhere contended, the officer of the bank should be paid for his singleness of purpose. We know how criminal it is to organize a corporation to prey upon the profits or feed upon the assets of the bank. But even in the small business which a man may carry on individually he should beware of using his power in the bank to further his own prospects. It is asking much, it is true, that men shall refrain where all is fair and legitimate. Yet if private ventures do nothing else, they distract the mind.

A good country banker does not have the precise rules to back him up that prevail in a city bank. He loans less on collateral, more on personal security. He may not have a board of directors as prominent in business, proportionately, as his city brother. Hence he must look out for pointers showing the standing of his customers. He must cultivate the attitude of the Lookout. Engrossed in all kinds of extraneous business, he thinks of this in his business moments, and during the day makes banking too much the perfunctory duties behind the desk. This should never be. Let "Chet" do all the work of this character, but let the

banker himself keep always to his business of "lendin' the money, an' seein' that it gits paid when the time comes."

There are many opportunities for the banker to get in on the ground floor. There is in the nature of the business a constant appeal to make money because he sees how others make it. And yet he should, when he *does* engage in business or investment outside, associate with few or none and seek an avenue where the two kinds of business will not come in contact either for good or evil. If the bank-wreckers are studied closely they will be found not only to be wildcat speculators but to be engaging in half a dozen kinds of business, some of which are using the bank. Too many irons in the fire!

Another trait which "David Harum, Banker," had was to keep his own counsel. John Lenox (the good clerk), in time, came to be his confidential man; but "Chet" was too light-headed to be trusted with the secrets of the institution. A clerk is a clerk. And he ought to know it; ought to be informed of it, if he does not. Where a few men are associated together in a small institution the natural effect is to make free with all the business. The clerk is sometimes even taken into counsel, as indeed he should be. A greater degree of confidence and trust is imposed in him than elsewhere. The tendency is toward equality. But there is danger here. The banker will take care, first, to be sure of his clerk.

"Harum" kept his own counsel as to his motives, methods and intents. This is an admirable trait in any business. What a man learns in business by thought, observation and experience is as much his stock in trade as his money. To reveal an intent may destroy opportunity. To disclose method is to invite competition. To affirm motive is to awaken doubt. At best the motive is superfluous save as it unfolds itself in the trade.

It is a peculiar necessity that compels the banker to know more law than his customer. Why, therefore, he asks a certain requirement about check or note, it is not the rule to tell? A banker is not looking with strained eyes at all times for a rascal. There are few of them. Most men are honest. But it is his business to be prepared for one when he comes along. "Harum's" threat to put a defiant debtor behind the bars for giving a false statement was not idly made. Nor was it made at all save when the possible contingency of refusal to pay was met.

Honest men do not refuse the precautionary forms, statements and obligations of the banker. The rascal cannot. And as he always comes in the guise of honesty the rule is to be followed, the safeguards are to be taken in all cases without telling the whys and wherefores. And in a broader sense with the whole community it is well to make only discreet declarations on the general business.

"Harum" was a self-made man. It is related that he could talk well, but used the most "unmitigated dialect." Certain it was he was posted on all the affairs of his county.

Two traits are here revealed, it is well to consider. They both have a distinct bearing on banking. This old man had his faults. No excuse is made for them. He was a rough diamond, at best; but he was typical in many ways of the country

banker. Through the great west his like may still be found, but not often. The country banker of to-day is a man of education, refinement, culture. He is less driven than the city banker, has more time for recreative thought and study. Notwithstanding, the basic elements of character remain the same.

One trait is that the banker adopted the manner of life of those around him. He lived in a comfortable house, not a fine one. He impressed the people who were tributary to his bank always with his financial solidity and his complete mastery of the business in hand. He was firm, never vacillating. He made a loan or he did not, and that was the end of it. Allowance must be made for his isolated position and consequent independence. But his character was revealed by his act inside the bank and his mode of life outside. And this, summed up in a few words, was sturdy honor and simple economical habits. If he did not seem to take any interest in politics, he was no less a citizen of the county, one of the men of the little town. His interests were theirs. He had investments that were concerned with great industries, as we are shown, but they made no difference in his life plans. He was contented with his home town. He was not striving to get into a city as his proper field. He knew his own mind, knew that he was strong mentally, and he brushed the village chaff aside without compunction. But he stood by his friends, and had from them that virile respect which gives a banker business. This leading characteristic of being always just himself gave him success.

As we have intimated, the old banker was informed on all the affairs within his territory which could by any means concern his business. He had his hobby of horse-trading, which afforded him many amusing encounters. Then he had business of which none knew except himself, for he was much too large a man for the small village bank. It stood him in hand to be posted. The men of his neighborhood were his clients. Their dealings with others were essential factors in financial standing. To be forewarned was to be forearmed. His acquaintance was wide and covered all classes of men. Every commercial transaction was a fact to be noted down in his memory for use when it came to making loans. We may well believe that men said of him: "He never loses; he's the best collector in the county." And if you had asked him he would no doubt have averred that he made his collections in advance. He made sure to get his money back before he let go of it. After all theory has been written, banking is a very prosaic and practical matter.

Withal "David Harum" had an inexhaustible fund of original humor. His drollery was quaint, and never sarcasm. When he chose to deal in the latter, it was not a time for fun. And, as we are made aware, his sarcasm, when it accompanied the vials of his wrath, was withering and blighting in the extreme. If it was not polished and elegant, it was able to cut deep with saw-teeth incision. Usually his humor was at his own expense and harmed no one, hurt no sensitive feelings.

This humor was his safety valve. "Harum" lived so intensely, put his whole interest into the transaction of the moment, that it was a saving grace that he

could "poke fun" at the oddities, conceits and whims of his kind. Besides, it added to the originality of the figure he came to assume in the eyes of the people. Not always were his sayings understood. Yet so many of them were repeated and so droll were they that the edge of criticism was dulled, and many came to believe at last that "Dave" was really a tender-hearted man. Anyway, this humor was a shield to protect himself from the ready questioner.

The author of this book, Edward Noyes Westcott, is said to have been a banker in central New York, and averred that he had no individual in mind when he drew the character of "David Harum." However this may have been, the author has depicted faithfully many of the scenes, incidents and principles of country banking. The death of the author before he could know the phenomenal success of his book adds a touch of pathos to the simple story as we read it. More than half a million copies have been sold and the work is still selling. Bankers who read it will enjoy many a hearty laugh at the odd and forcible sayings of the "old man"—the hero of the story—for, at last, it is merely a character sketch. Incidentally they may compare notes on banking.

Our consideration of the story is for the purpose of drawing one conclusion applicable to a study of banking. It is this—a distinct individuality is of advantage to the country banker. The president or leading man in the bank comes in time to stand for it in the eyes of the public. The institution takes on his characteristics.

Now, it is not intended that any man shall try to be eccentric, try to bristle with points which attract attention. He must first of all be himself. But it behooves him to consider himself in the light of an exponent. Large capital, strong boards of directors, make much for the bank's reputation, but the managers are inseparably connected with the bank in the public mind. The sagacity, humor, side-lines, of "Harum" may not be in the possession of others. His droll ways, rough speech, cunning and courage, are not necessary to success. But his private charity and sterling integrity, his continuous attention and intense thought of the business in hand, his shrewd reading of human nature—these are worthy of emulation. He knew himself, of course, to be the bank. When his meddling clerk got a merchant into trouble with his creditors, the old banker came to his rescue and agreed to "see him through." Having weighed the merchant, he was ready to stand by him. The bank's duty was his pleasure.

Was "Harum" an old fogy in his thought and methods? Perhaps, though his nature was too aggressive ever to rush out. He does not present the attitude of opposition to improvement, but of indifference. In fact, he was too much in earnest all the time to stop to take his bearings. His life was one of sincerity and hard work, and he carried into banking his whole personality. The business was not a sinecure.

And it is the golden mean, the happy medium, which should be cultivated. A man can make haste slowly. The cross-grained, crabid, close-fisted, old-fogy money-loaner, by courtesy a banker, has departed. In his stead has come the urbane, studious, unassuming banker. But the man who "tricks out his trade"

in loud advertising, who is more politic than wise, who runs up and down the street seeking whom he may approach for his account, who tries to "push" a country bank, is not an improvement on the old fogy.

The country banker in the United States is to be a more important figure than heretofore. His business is to mingle itself more with the larger currents of trade. His profits are lessening, merging into the mass. More is to be required of him. He must know the system, as well as his own bank. He must study commerce in its economic aspect, finance in its natural law, as well as to take borrowers' statements at home, and keep tab on his exchange in New York or Chicago.

And in his personal character and bearing, which, as we have declared comes in time to stand for the bank, or to lend color to it, he must take the position in the community a man of honor, wisdom, and judgment is entitled to. Neither a fogy nor an advance agent of large dividends, he pursues his calling with care, economy, and thrift. He is devoted to business at the bank, contented in his recreative interests out of hours, public-spirited for the community, a man of the people in his daily walk.

CHARLES W. STEVENSON.

POSITION OF BRITISH CONSOLS.

"Now that the smoke of the South African battle is beginning to clear away, it is possible to take a view of the extent to which British Consols have suffered," says a New York banker. "Thanks to Government investment of Postoffice Savings Bank funds and purchase towards reduction debt, Consols touched the absurd figure of 114 in 1896. The quotation of 91 last year represents an extreme fluctuation of 23 points. The reaction from 114, in 1896, to 108, in 1899, however, was not due to the war, and the latter price probably better represents real value. The difference between 108 and the price of 94 gives a truer guide for estimate. Under the conversion scheme of 1888 Consols will pay 2½ per cent, instead of 2¾ per cent, next year. If as a 2¾ per cent security the price stood at 108, with unimpaired British credit, then the price, had there been no war, should next year have been about 98, or a little better. The net result of the war, therefore, has been a decline of four points to date, with the possibility of a further rally on its official termination. As a practical comment on the alleged decay of the British Empire, especially when it is remembered that American, French and German investors are all holders to a larger extent than ever before, the figures are highly significant.

NEW YORK BANK STOCKS.

The favorable showing of the national banks of the City of New York in the matter of profits during the calendar year of 1901 serves to explain the constantly increasing demand on the part of the public for bank stocks. As the president of one of the largest banks puts it: "The people are beginning to appreciate more and more the security of bank stocks as an investment, and the remarkable showing in the year just closed fully justifies the enhancement in bank values."

Bankers who make a specialty of buying and selling bank stocks admit that the amount of securities of this class available to-day for trading purposes is becoming scarcer and scarcer. So-called "inside" interests have been conspicuous as buyers during the past year, and stocks disposed of to this particular class of financiers have been placed in strong boxes, and it may be a long time before they again make their appearance in the market.

The shares of not a single national banking institution in the City of New York are quoted below 100. According to quotations based on last actual sales, the stock of one bank (the Chemical) brings 4,150 a share. Of the forty-two national banks in the city, the shares of ten bring a better price than 500. There are only eleven banks the shares of which command a price below 200. It can also be said that the stocks of not a single state bank are selling below par. Of the twenty-eight state banks, seventeen bring a better price than 200.

The reports of the national banks during the past two years serve to dispel the theory advanced by many, that the earning power of banking institutions would decline in sympathy with the easing tendency of money rates, increased taxation, and smaller returns on the market values of investment securities. There is no disputing the fact that had the banks been unable to improve upon the old methods of doing business they would have been forced to submit to smaller surplus accumulations, and stockholders would probably have been compelled to accept smaller dividends than they are receiving to-day. That the banks have been able to overcome all these obstacles in the way of increased earnings is evident from the enhancement of their respective surpluses during the past twenty-four months.

It is only necessary to cite the following facts in explanation of the wonderful showing of the banks in the matter of earnings.

First—There has been an increase in the amount of money in circulation to meet the extraordinary expansion of commerce and industry. This has led to an expansion of bank deposits. The banks have more money to lend at the lower rate of interest than at the higher rate of interest that prevailed, say, five years ago, when deposits of New York banks were about half what they are to-day.

Second—Introduction of new methods of economy.

Third—Closer affiliations with other financial institutions; particularly banks and trust companies, located outside of New York.

Fourth—Ability to keep the available cash employed, particularly through stock exchange channels. In this connection it might be said that the associated banks are now carrying a smaller surplus in proportion to deposits than on any corresponding date in years past.

Fifth—Broadening of foreign channels of outlet.

Sixth—Adoption of community of interest policy and concentration of banking interests.

It would be strange indeed if bank stocks failed to reflect the wonderful progress banking institutions have made during the past two years.

As an evidence of the prosperity of the banks in the year 1901, the percentage earnings, including dividends, of a number of the banks are presented below, together with dividends paid:

Bank.	Capital.	Per Cent Earned.	Dividends Paid.
Chase	$ 1,000,000	70	12
Chemical	300,000	205	150
Fifth Avenue	100,000	197	100
Lincoln	300,000	57	16
Metropolitan	300,000	57	12
New Amsterdam	250,000	146	60
New York County	200,000	156	50
Seaboard	500,000	51	6
Second	300,000	66	12
State	100,000	99	20
Yorkville	100,000	51	..
American Exchange	5,000,000	27	8
Astor	350,000	38	20
City	10,000,000	17	6
Commerce	10,000,000	10	8
Hanover	3,000,000	25	10
North America	1,000,000	45	8
National Park	2,000,000	41	15
Western	2,100,000	32	..

The First National Bank probably earned more money in the aggregate than any other national banking institution, but the balance in connection with its increase to ten million dollars in capital stock, an extra dividend of 1,950 per cent., and absorption of the National Bank of the Republic, make it impossible to figure out its exact earnings during that year.

It can be said that the earnings of many banking institutions were much larger in 1901 than indicated by their respective surpluses, owing to the fact that they have invested a large portion of their earnings in bonds, stocks and other investment securities. For example, the stock and bond item of the First National has increased something over seven million dollars within the past year.

FREE ISSUING OF SECURITIES.

The announcement that the Atchison, Topeka and Santa Fe would issue $30,000,000 of 4 per cent. debentures to pay for extensions, improvements and betterments, together with the announcement of the directors of the New York Central of an intended increase of $17,500,000 in the capital stock of the company, has brought to public notice the very material increase in stock and bond issues of corporations made during the last few months. A complete record of bond and stock issues is impossible and even if accurate figures of new corporations and increased capitalization of old corporations could be secured, it would indicate nothing in particular. A large percentage of the capital of corporations formed represents no tangible assets. Some of the states, particularly New Jersey, Delaware and Virginia, offer facilities for the incorporation of companies at small expense. The result is a flood of incorporations with stocks running up into the millions which represents nothing. The best available statistics on increase in capitalization is found in the records of the New York Stock Exchange. While it is not complete, it may be taken for purposes of comparison as furnishing all of the essential figures, as showing the percentage of increase in bond and stock issues.

The year 1901 showed listings of bonds and stocks on the New York Stock Exchange very greatly in excess of those of any previous year in the history of that institution. In stocks listed the record for 1901 shows an increase of nearly $1,000,000,000 over the greatest record of any previous year. It exceeded by more than that sum the stocks listed in 1900. In bond listings an equally remarkable showing was made. The record of bonds admitted to trading exceeded by nearly $500,000,000 the previous year's record and by $223,000,000 the next largest record. Last year's listing of stocks reached the enormous total of $1,642,013,715, with a total of $923,010,100 in bond listings for the same period, or a total in the two issues of $2,565,023,875. The preceding year's record was $620,935,000 in stocks and $443,713,000 in bonds, or a total of $1,064,648,000, an increase for 1901 over the preceding year of $1,500,375,875.

In the opinion of many of the most conservative and best-informed brokers in Wall Street the dullness which has characterized recent trading in the security market is largely due to the enormous increase in capitalization of corporations. The public has become alarmed over the flood of new securities constantly being poured into the security market, much of this alarm being uncalled for. While undoubtedly much of this alarm is without reason, there is no doubt that the directors of some of the big corporations have lost sight of the principles of conservative management. A large part of the new securities listed represents new bond or stock issues given in exchange for old securities. In the record of stock listings, for example, out of the $1,642,013,715 listed during the year on the New York exchange, $1,018,688,000 represents the securities of the United States Steel corporation formed during the year, and of this amount the major

portion went in exchange for the securities of constituent companies acquired. In bond issues put out for the purpose of retiring existing bonds or for the purchase of stocks is included some of the largest of the year's issues, as for example the $215,153,000 issued by Northern Pacific and Great Northern in exchange for the capital stock of the Chicago, Burlington and Quincy. Among the other notable bond issues for the acquiring of stock in other corporations is that of the Union Pacific in connection with the acquiring of control of the Southern Pacific, Southern Railway's issue in retiring the outstanding stock of Mobile and Ohio, and Erie's bond issue in acquiring certain coal properties in the territory through which that road runs. In an interesting compilation made by the Financial Chronicle there is given as the amount of bonds put out in replacing old securities $681,560,300, or more than two-thirds of the total amount listed on the Stock Exchange, while in stock issues $1,136,385,665 represents stock issues for similar purposes.

These are some of the notable instances of new securities put out representing old securities destroyed or held as collateral, as in the case of Burlington's stocks now jointly controlled by Northern Pacific and Great Northern. Of the new issues, more may be said in the way of criticism. It is true that in many instances when new securities replaced old there was a material increase in outstanding capitalization, much of which represented promoters' fees or syndicate profits. In the new stock and bond issues, particularly in the two instances noted where increases have been made since the beginning of the year, there has been considerable adverse criticism on the part of old security holders.

New York Central stockholders will soon be called upon to vote on the proposition to increase the capital stock from $115,000,000 to $150,000,000. The directors announce that $17,500,000 of the new stock will be put out at once, the remaining $17,500,000 being held in the Treasury of the Company to provide for future needs. No explanation has been given to the stockholders of the company as to the purposes of this very considerable increase in capital stock other than to announce that the suburban trains of the company are to be equipped with electricity and that an underground station is to be built to accommodate the suburban traffic. While the plans of the company are not definitely known, a liberal estimate of the equipping of the line for operation by electricity is given at $10,000,000. The stock is to be offered to holders of the present stock at 125, and the company will receive therefore more than $21,000,000 in cash for its first issue, with the probability of an equal or a greater amount when the remainder of the authorized issue is put out.

This increase in capital means an increase in New York Central dividend returns, counting on the full increase to be authorized and figuring on the present dividend rate of 5 per cent., of $1,750,000 a year. Just where the company is to obtain the additional revenue to provide for the increased dividend needs is hard to see. It may be said, of course, that present earnings of the New York Central are sufficient to warrant the increase in dividend requirements, even though no more revenue should come to the company, through a reduction of

expenses or increased earnings. These are prosperous years and New York Central earnings, as well as the earnings of other of the great railroad corporations, may have reached the highest point in their history. They may continue to go forward, but on the other hand they may decline. There is wisdom in the remark made by one of the most learned of New York financiers that it is not safe to figure future fixed charges on the present income basis. Some of the railroad companies that have followed this plan, have gone through reorganization in which stock issues have been practically wiped out, and in which the holders of bonds have been forced to scale their holdings.

The debenture bond issue which the Atchison system has just sold to the firm of J. P. Morgan and Company, has given rise to even more adverse criticism than has resulted from the proposed increase in the capital of the New York Central. The Atchison system has been out of the hands of receivers only a little over five years. It was forced into bankruptcy and reorganization was made inevitable by the unbusinesslike methods of its former managers, who bought connecting and competing lines and built extensions until outstanding securities had mounted mountain-high. In a letter which President E. P. Ripley sent to J. P. Morgan and Company, in connection with the new issue of debentures, the purposes to which the proceeds of the loan are to be applied are given. Of the 30,000,000, $13,000,000 is to go for new equipment, ordered since July of last year, $2,833,000 for new lines and extensions acquired, and $5,000,000 for an extension of the Montgomery branch of the Gulf, Colorado and Santa Fe, the residue to go for grade reductions, increased terminal facilities, to construct or purchase branches, and for like purposes. All these expenditures are undoubtedly of a character to recommend them to conservative holders of the securities of the company. It is difficult, however, to reconcile the new bond issue with the recent increase in the dividend rate on the company's common stock. Atchison pays 5 per cent upon its preferred stock, and, within a year, the common stock has been put upon a dividend basis. The first dividend was 1½ per cent. for six months, which was certainly a fair return upon a stock which had never sold as high as $25 a share until within the last two years. In October of last year the directors increased the dividend rate on the common stock from 1½ per cent. to 2 per cent. semi-annually, or from 3 per cent. to 4 per cent. annually. The criticism is made that it would have been the part of conservative management to have continued dividends on the common stock at the rate of 3 per cent and to have applied the other 1 per cent now paid on the common stock to equipment, extensions and improvements. There is a sinking fund provision in connection with the new debenture issue which calls for the setting aside of $2,500,000 each year until the full $30,000,000 of debentures is retired. The Atchison system is, therefore, saddled with additional annual fixed charges beginning with $3,700,000 and growing less as the sinking fund provides for a retirement of the outstanding bonds, until the entire issue is retired at the end of twelve years.

THE TREASURY SURPLUS PROBLEM.

The problem of the Treasury surplus continues to be perplexing and Congress will have to give serious and earnest attention to the subject during the present session. Owing to the threatening, even distressing, condition of Cuban industry and the immediate and imperative necessity for relief to that island, in the shape of tariff concessions, the question of the surplus will probably be postponed until some time in the future. But this delay in consideration, so long as it fails to have any ill effect on general monetary conditions, is advantageous, for the longer the postponement, the more accurate the approximation of the future state of revenue and extent of appropriations. It is now estimated by the Secretary of the Treasury that the excess of receipts over expenditures will amount to one hundred million dollars by the end of the fiscal year. This average is, of course, based on the supposition that general economic conditions will continue as at present, which supposition is probably correct. However, conservative action in reducing the surplus is essential, as unforeseen contingencies may arise, such as over-production and a general falling off in trade, which contingencies of themselves might eliminate the problem of a surplus and even substitute one of a deficit. On the whole, though, the outlook justifies the conclusion that revenues will continue for some time at least to considerably overbalance expenditures, which fact, owing to the restrictions surrounding the disposition of a Government surplus means that Congress will have to take some prudent action to prevent any excessive accumulation of money in the Treasury.

Had the Secretary of the Treasury adequate power to temporarily handle a surplus it would, all in all, be a wise course to defer action in the matter of revenue reduction until next year, for it is now a most difficult matter to accurately gauge the extent of future revenues or appropriations. There are at present several bills awaiting action by Congress which if enacted into law will have a considerable effect on the surplus, and in fact might of themselves create the desired equilibrium between receipts and expenditures. On the other hand, however, did they fail to pass and did the surplus continue to increase at its present rate, the pernicious effects of withdrawing large amounts of money from the legitimate channels of trade would be felt. One of these bills hanging in the balance is the bill looking towards the reduction of tariffs on Cuban products, another is the river and harbor bill which promises to be of good dimensions, another is the ship subsidy bill, and still another is one authorizing the commencement of work on the Isthmian Canal. The start on this canal would probably alone mean a draft of twenty-five millions or more on the Treasury each year for at least a decade, and should the Panama route be chosen forty millions would have to be available to buy the rights of the present company.

However, the best course cannot be pursued here, and the question of the surplus must be taken up at the present sitting of Congress, for else it is apt to become an injurious factor in the monetary situation.

FINANCIAL AND COMMERCIAL OUTLOOK.

General economic conditions have undergone little change during the past month, and the outlook for continued commercial and industrial prosperity is promising. There have been some unfavorable elements injected into the situation, which may be accounted as exceptions, and which may be the straw pointing the direction of the wind. However, on the whole such occurrences as the failure of the Crude Rubber Company, the Asphalt companies and the Everett-Moore syndicate can now hardly be taken as of sufficient import, even though they are of considerable magnitude, to become the cause for pessimistic forecasts, as there is still a preponderance of good symptoms and happenings to overbalance. Time alone, of course, can conclusively prove the stability of the great corporations that have been organized during the present era of prosperity, but it is rather safe to assume that as a rule they have not been greatly overcapitalized and are being well managed, which means that should there be a gradual diminution of demand, or reaction in trade, satisfactory arrangements will be made without unnecessary distress, to operate on a scale compatible with existing demands, thus preventing overproduction and consequent failure. Beside the troubles of the above mentioned corporations there has in various lines of business been a fall in prices and slight reaction, but generally gains in other avenues have offset these unfavorable factors, and all in all, for a while at least, optimism can be indulged in.

The foreign industrial condition, which has been much depressed of late, is beginning to take on a brighter hue, and with a return of activity abroad should come an increasing demand for our products. During the past year our manufactures were forced to contend with a decided reduction in foreign trade, which incident did not have any appreciable effect on their welfare because of the ever-growing domestic demand, which was not only sufficient to keep mills working to the utmost capacity, but resulted in the piling up of orders. This demand, however, must inevitably fall off, and will probably fall off considerably. Active European markets will then be needed to create equilibrium, for the expansion of America's productive capacity has been tremendous. The crisis in Germany seems to be about over now, and normal conditions are being arrived at. The cleaning-out process has been severe, but will result in more stable conditions hereafter. In fact, the depression prevalent throughout Europe is being passed, and our foreign trade should feel the effect before long.

The stock market has been inert for some time owing to influences more or less local to it. In good part this inertia can be traced to the indifference manifested by the general public, although the trouble encountered by the Northern Securities Company has caused hesitation. Speculative sentiment is much divided at present, although should the decision of the court be in favor of the Securities Company an upward movement may be expected which may reach considerable proportions should the public become buyers. On the other hand, should the

legality of the Securities Company be questioned, a downward movement will probably result, even though strong interests are very much in favor of a higher range of prices. Many of the prices of securities are now at a point where it rests on prospects rather than present dividend rates, and this is especially true of the railroad stocks. Practically these prospects are summed up in prospective combination, and therefore the halt while the case of the Securities Company is pending in the courts.

The earnings of the railroads continue to be uniformly favorable, while at the same time the net profits are still being reduced because of the extended improvements that are being carried out. Some of the roads have not kept up to the standard made during previous months, but as a general rule the total profits reported are increasing. During the month of November, the exhibition of 113 roads shows an increase of $12,811,000, or approximately 12 per cent gain in gross earnings, and $5,349,000, or 14.64 per cent net, as compared with last year. From January 1st to November 30th the reports of 103 roads show an increase of approximately $107,000,000 gross earnings, and $49,000,000 net, while during the same period the cost of operation increased $58,000,000.

As yet the failure of the corn crop has not had any apparent effect on most of the Southwestern roads, the Atchison's recent report showing a large gain in both gross and net earnings.

The report of the Bureau of Statistics on the state of the foreign trade for the month of December, and for the year 1901, exhibits a slight decrease. The value of the merchandise exports in December, 1901, are reported at $137,000,000, as against $146,000,000 in December, 1900, or a loss of some $8,000,000; and this decrease in exports is coincident with a considerable increase in imports, which fact is probably due to an extent to the higher prices prevailing on this side. Such a contingency was the cause of the depressing condition in our copper market. The Amalgamated Copper Company's attempt to maintain a high level of prices when trade conditions demanded a lower range resulted in a large decrease in the export of copper from this country, and also opened the markets here to foreign producers, who were willing to meet trade conditions and lower prices if need be. It is of course unnecessary to say that this same condition will result in any other industry just as soon as there is an attempt made to go contrary to the law of supply and demand, and maintain artificially high prices.

The iron and steel industry continues very active, and undoubtedly this trade will show a most prosperous condition all during the next year. Even though the demand should keep falling off, most of the manufacturers have enough orders on hand to keep them busy for at least six months, while during that time enough more will probably be received to sustain the active condition during the entire year. Prices in most cases have remained stationary and firm.

The statistics of the anthracite coal production for the year 1901 are in many respects most remarkable; in fact, the year has been a record-breaking one, and prosperity in this trade is unequaled, both as to production and the mainte-

nance of prices. Owing to the strict maintenance of these prices throughout the year, it is estimated that the producers have profited to the extent of about thirty or forty cents per ton on the average for the coal mined. The most prominent cause for this stability in price, and generally more prosperous condition of trade, is due to the concentration of the different mining and carrying companies. Besides this, the strike of the miners in the latter part of 1900 resulted in extremely low stocks on hand at the beginning of 1901, which had to be replenished. The consumption, however, has also been increased considerably, and these contingencies altogether have been instrumental in a quick and large expansion of output. The shipments to market during 1901 were 8,000,000 tons more than in 1900, the total for the former year being 53,568,000 tons, as against 45,107,000 tons for 1900.

The prices for grains have of late shown a reactionary tendency, although they are still fairly high. The wheat crop, which it was thought might be considerably damaged by drouth, was benefited somewhat by recent rains, although now the weather is so severe in some parts of the winter-wheat belt that fears are again entertained for a good crop.

The money market is very encouraging. Rates have lately gone as low as 2 per cent, with more offered than demanded. For a time there was a fear of renewed gold exports, and $600,000 was sent abroad. Lately exchange rates have tended higher, but there is not much fear of any large amount of gold going out at present, at least not more than can well be spared.

NEW NATIONAL BANK RULING.

During the months of November, December, and January National bank circulation has been retired by the deposits of lawful money with the Treasurer of the United States to the amount of $3,000,000 per month, the maximum amount which the law permits to be retired during any calendar month. Applications have been received by the Controller of the Currency for the retirement of a like amount during February.

Heretofore it has been the practice of the Controller's office to receive informal applications for retirement of circulation some time in advance of the actual deposit of lawful money, but hereafter applications for retirement of circulation will not be accepted unless accompanied by a resolution of the Board of Directors of the bank authorizing the withdrawal, sale, and transfer of the bonds to be released, and the Treasurer's duplicate receipt for the bonds.

"TRUSTS"—IX. THE RAILROAD PROBLEM.

It is urged that the railroads are in the throes of the "trust." It is claimed that as common carriers the railroads should be prohibited, in the interest of the small shipper, from discriminative rates. To free the roads from the power of the "trusts," pooling agreements, legalized, are proposed. To free the people from the power of the railroads, rates under the pool, are to be declared by some agency of government, national in scope.

The legislator who solves this problem will merit the thanks of his countrymen, and proclaim himself one of the great political economists of the world.

All are willing to admit this statement. Yet in it alone there is the key to truth.

The man does not appear. And he who now works most earnestly, works with direct man-made agencies, that too often have not in them the substance of natural law. The truth, which the thought uncovers, is that the solution to economic problems lies not in what one man or set of men can devise, but in the liberty and harmony produced by the efforts of all men working together to a common end. The economist is too often politician, striving, by subtle statutes, to control trade, which can alone be measured by the energy of man striving in "these walls of time," striving with the elements, and favored by the benefices of nature in soil and climate.

Admit that the labors of all men, born of the necessities of life and the love and helpfulness innate in man, work out the blessings of civilization, and we must believe that all statutory trade regulations not founded in furtherance of natural law, will prove null and void. With inequality in the mental and physical nature of man, with inequality in the productivity of continents, we observe that it is natural that development should be unequal and progress uneven, that at any one moment in history there must be confusion in industry and suffering among men.

Looking over the long list of the consolidated corporations lately formed we note a great predominance of those manufacturing industries which use the product of the mines. Few "trusts" are designed to cover the purchase and sale of elementary agricultural products. This is a significant fact.

Generally speaking, we may lay down this principle: the railroad must seek agriculture; while manufacture must seek the railroad.

The apparent exception to this rule is that, with the valuable metals as raw material, the railroad often seeks the mine before the contiguous territory is developed. Again, in manufacture the location of the plant is according to the power, often, as much as to the situation of the raw material; and, again, after the lines of civilization are marked the location of the factory is often near to the market regardless of either. And at such time, and with many of the manufactures where labor is one of the great factors, the plant seeks the

railroad. But speaking of the great interior valley of the United States, where the people live, the support of the railroad depends first upon the agricultural territory adjacent and tributary thereto. Manufactured products may come to the aid of agriculture; but the machine is more permanent than the crop. The machine is not consumed, nor is it perishable, as is the crop. The distribution of the machine is not interrupted by failure through elemental forces, the transportation depends upon fruitful seasons. And while the machine obeys the laws of invention, and the needs of man in his attack upon the soil, it is by the exchange of the natural products of the different zones of the earth that the railroad is enabled to live.

It follows that the basis of railroad charges must lie in the support of agriculture. The common carrier must have the crops of the interior valley of the Mississippi to distribute first, and it must go to them. This is the purpose of its being. The manufacturing enterprise, on the contrary, must go to the previously determined trunk line route, taking with it the raw material of the mines, by means of smaller and dependent lines of road, or, where the raw material is too heavy and bulky building its dependent line to the mine itself and locating there.

But it is to be remembered that the building of a trunk line railroad is a colossal undertaking, and the people must use one road until two will pay. Feeders will be built as fast as needed under the laws of profit. But the fixed basis of charges must forever remain in the agricultural territory invaded, allowing at the same time for the unknown elements of accident in operation and failure in crops. From time to time competing lines are built, and as this is done, the people are relieved from the necessity of patronizing one line of road, and the readjustment and reduction of rates goes on.

As we have before remarked, at any one moment of time, inequality and burden must exist, and must be borne. It is impossible that any government commission should ever be able to estimate the relation between charges and capital plus operation, because it can never fairly estimate the natural support which belongs to each and every road. If it sanction the pooling of roads, it must adopt the rate of charges agreed upon by the competing lines, and by so doing it may aid the roads to enforce onerous charges against the law of competition, it may be no help but a harm by its interposition. Better that it leave natural force to control the rate of charges fixed by the pool, a schedule which must inevitably give way to profits on the various lines, determined, as profits are, by natural tributary traffic.

The pool is as nearly right as any of the combinations in trade, as nearly right as the "trust." But it should be left without the shield of Government, which is of no advantage but to aid a combination to exact usurious charges.

We have said that the tendency of charges is downward in exact proportion to the development of the country through which it passes. Great cities may be partially due to accident of location, but their growth is due to internal enterprise and external support. Towns along the line of a road will depend

upon the agriculture surrounding and sustaining them. And as this growth is uneven, so it is beyond any statute to fairly estimate a schedule of freight rates. Such must be left to the law of profits, under the law of development.

It is to be remembered in this connection that the pool equalizes the volume of business done by the competing roads, tending to give each its legitimate business, and thus making for stable traffic, a great boon to a company having the duty of fixing charges for its services.

Now let us apply these facts and principles to the relation between the industrial manufacturing corporation and the railway.

In order for a national government, through its commission, to be able to fix rates of charges on goods carried, for a manufacturing concern, it would first have to fix agricultural charges as the permanent factor in the profits of the road. This it cannot do, as we believe, for they fix and adjust themselves according to natural laws of development, namely movement of population and cultivation of wild lands, and while these laws are coming into operation the needs of the people must determine the summit of the charges.

Further, if it were possible to fix a proper and just basis of agricultural charges, by human law, it would be then necessary to determine whether or not the factory, in an economic sense, had come to the railroad; in other words, whether it was properly located for business. If not, then the charges, as a part of cost, will ultimately disappear by the natural law of need.

This natural law of need we find in operation now in producing the "trust," nor do we find the "trust" inimical to the people through its relation to the railway, nor an enemy of railway management.

Heretofore, each one of the corporations now consolidated, under the unbridled law of competition, was compelled to cover the whole of the territory where the article was in demand. The roads carried the product of each to all. Congestion arose. Undue shipments tended to an uncertain and feverish traffic which demoralized rates. This tended to break down the profits of the roads which had to be made up by heavier charges on agricultural products, and in the end destroyed the profits of the factories themselves.

Under the consolidated corporation manufacture will seek the railroad to which it naturally belongs, and become its permanent patron. It will not neutralize its profits by oversupplying all territory, but each factory will continue to operate while it will pay to do so, and it will feed the territory which belongs to it, without undue competition. As consumption controls shipment of cereals, so will it now control the shipment of manufactured goods, and that more equitably than before.

Freight rates on manufactured goods will govern themselves accordingly. The consolidated corporation will come to deal with the railway pool, where, formerly, each factory dealt with separate and independent roads. Thus order and harmony will result. Roads will be compelled through the heavy contracts made by the "trust" to carry cheaper, but they will have a steady and permanent traffic to depend on and hence will make more money at cheaper rates. And

the cheapness between all the factors in the round of business from the producer back to the consumer, and fair play all around the circle, is for the benefit of all the people. Thus it is that evolution goes on in trade, all the time, tending to relatively cheaper necessaries and comforts, cheaper in time and labor consumed to obtain them.

That so complex a problem can never be determined by a governmental commission is apparent.

As to discrimination in charges between corporation and individuals, long and short hauls, the law of the best service still works; and it is the only one that can. Distance from central markets is always a prime factor of cost. And cheaper service for corporations doing extensive business helps to make possible consolidations necessary to furnish the people, out of abundant capital, with permanent supplies. The power of the "trust" to cheapen rates is in accord with this need of commerce and civilization. Regulation is automatic.

CHARLES W. STEVENSON.

THE POSTAL REVENUES.

The increase in the postal revenues of the nation and of individual communities constituting the same is indicative of the prosperity of the country and the business activity of the people in general. Measured by this standard, the expansion of American commerce and banking has made wonderful strides during the past two decades. Notwithstanding the great increase in the volume of business, and better postal facilities, however, letter postage has remained at a uniform rate since 1881. In that year the sale of postage stamps amounted to $0.67 per inhabitant. In 1890 it had increased to $0.95 per capita, and in 1891 to $1.33. These figures, taken in connection with the vast expanse of the postal service in every direction during the past century, are gratifying testimonials to our commercial and industrial progress.

An interesting comparative statement is found in the following table. The figures are for the ten leading cities of the United States. The table shows the postal revenues for the two fiscal years ended June 30, 1900, and June 30, 1901, respectively, as well as the population according to the census of 1900 of the cities named:

	Gross receipts.		Population, 1900.
	1901.	1900.	
New York, N. Y.	$10,384,623.21	$9,481,289.56	3,437,202
Chicago, Ill.	7,706,356.90	6,609,149.27	1,698,575
Philadelphia, Pa.	3,698,501.10	3,396,685.07	1,293,697
Boston, Mass.	3,317,274.39	3,185,872.89	560,892
St. Louis, Mo.	2,145,068.70	1,924,425.80	575,238
Cincinnati, Ohio	1,370,035.36	1,239,986.62	325,902
Baltimore, Md.	1,239,151.59	1,160,293.31	508,957
San Francisco, Cal.	1,075,657.87	1,006,122.65	342,782
Pittsburg, Pa.	1,030,533.41	923,601.13	321,616
Cleveland, Ohio	992,612.56	909,264.96	381,768

The foregoing comparison discloses the fact that the increase in receipts for these ten cities during the year ended June 30, 1901, was $3,100,000, a sum greater than the total revenues of the entire postal service of the United States when the postal accounting office of the Treasury Department was established in 1836.

The table following, giving annual postal receipts by items for the last five fiscal years is interesting, in that it shows specifically the great increase in receipts for the period mentioned. The receipts for the fiscal year ended June 30, 1897, for the item of letter postage, amounted to $154,322.81, while the receipts for the fiscal year 1901 amounted to $199,412.68, an increase of 22 per cent:

Items.	Receipts for fiscal years ended— June 30, 1897.	June 30, 1898.	June 30, 1899.	June 30, 1900.	June 30, 1901.
Letter postage	$ 154,322.81	$ 118,756.96	$ 98,031.38	$ 147,327.67	$ 199,412.68
Second-class postage	.....	.....	3,527,032.26	3,825,389.99	4,294,445.73
Box rents and branch offices	2,522,851.21	2,579,241.05	2,726,558.04	2,827,724.19	2,915,853.14
Fines and penalties	26,579.29	27,695.67	31,041.42	21,744.51	30,829.30
Stamps, etc., sold	78,959,545.66	85,029,076.96	87,280,654.01	94,013,699.63	102,023,473.03
Dead letters	11,437.04	10,502.13	13,104.74	14,437.72	15,592.78
Revenue from money order business	967,181.06	1,196,633.35	1,286,664.60	1,455,145.85	1,668,659.29
Miscellaneous	23,545.66	50,712.43	58,297.72	49,109.73	52,172.01
Unpaid money orders more than 1 year old	.....	.....	.....	.....	430,755.43
Total	$82,665,462.73	$89,012,618.55	$95,021,384.17	$102,354,579.29	$111,631,193.39

Foreign Postage and Mails.—On the subject of foreign mails, a report made to the Treasury Department by the postal accounting officer says, in part:

The Postal Union Convention of Washington provides that for the years 1901 and 1902 the maritime transit charge of 14 francs shall be reduced to 12 francs per kilogram for the intermediary conveyance of foreign correspondence within the limits of the Union, the transit to be divided pro rata between the administrations participating in the conveyance. In accordance with this provision of the regulations the rates of transit chargeable for the sea conveyance of foreign mails have been modified and the accounts pertaining to this branch of the service prepared and, for the most part, transmitted to those countries which have signified an intention of making use of the intermediary services of this Department for the period mentioned.

The aggregate amount of balances now due and outstanding for intermediary service rendered to other countries is $40,107.61, as against $59,404.78 due to the United States for this service up to December 31, 1900, the Government of Venezuela having, in the meantime, arranged for the liquidation of the balance which had accrued during prior years for the conveyance of correspondence originating in that country.

After the year 1902 the maximum charge for maritime service can not exceed 10 francs per kilogram for the intermediary conveyance of correspondence anywhere within the limits of the Union, which rate is to remain fixed at that figure until the assembling of the next international congress, when it is probable that the transit now exacted for this service will either be entirely abolished or averaged rates established at reduced figures which shall be maintained during the intervals of time between each succeeding congress.

The amount paid by the United States during the year 1900 for the intermediary conveyance of mails was—

	Francs.	
For territorial transit	751,238.34	
For maritime and extraordinary land transit	268,912.98	
Total	1,020,151.32 or	$196,889.20

The amount received from foreign countries during the year was—

For maritime transit	451,445.11	
For extraordinary land transit	318,367.87	
Total	769,812.98 or	148,573.91
Excess paid to foreign countries		$ 48,315.30

The foregoing figures clearly demonstrate that the abolition of the maritime transit by the next International Postal Congress would be detrimental to the United States, from a financial point of view, unless at the same time, a material reduction should be made in the territorial rates now prevailing; otherwise the balance required to be paid to foreign countries annually would be more than doubled, bringing it up to $109,760.30, as against $48,315.30 paid under present conditions. The foregoing figures are relative only when considered with reference to the present year and 1902, as, under the terms of the Washington convention, a reduction of both territorial and maritime transit was provided for those years. Moreover, as the last postal congress made provision for the discontinuance of the collection of the triennial statistics as a means of settlement of transit expenses and substituted therefor the statistics of May, 1896, to be used as a permanent basis of adjustment, there is at the present no immediate necessity for the discontinuance of the sea-transit charge, the grounds of opposition to it having been based almost wholly upon the difficulties surrounding the collection of statistical information by which the various countries were enabled to formulate their respective accounts for the expenses of intermediary service.

It may be, perhaps, idle to speculate as to what disposition will be made of the question of intermediary transit, both territorial and maritime, by the next international congress—a question which will receive the early and earnest attention of the assembled delegates—but it is plainly in evidence that a strong contingent will be ready to vote for the abolition of both. The free distribution of the mails throughout the territory of the Universal Postal Union was the dream of the leading spirits who originated and carried to a successful conclusion the organization of practically all the countries of the world into one vast postal territory. The realization of this dream will, however, not be reached at the meeting of the next international congress, as the interests of the several admin-

istrations there represented will be so diverse and conflicting that a decision favorable to the hopes of those advocating the principle of free transit throughout the limits of the Union will have to be postponed to a later date for final solution, but that it will be consummated in the future appears to be certain.

The manifest advantages and convenience to the general public, and particularly to commercial and business interests, which a uniform rate of postage applicable alike both to foreign and domestic correspondence, when generally known and understood (as it is sure to be sooner or later), will create such a demand for this privilege that representatives to future international congresses will be compelled to provide means for its adoption, notwithstanding the difficulties to be overcome.

This would mean primarily the discontinuance of all, or nearly all, of the intermediary transit charges and a considerable reduction in the rates now paid for the ocean transportation of foreign mails, which together could doubtless be made to cover the loss of postal revenue to the several countries of the Union caused by the reduction of postage on foreign correspondence to the domestic rates; for it is hardly probable that such a measure could be carried through the Congress, unless at the same time means were adopted to protect the postal revenue, which is usually the predominant thought among postal officials when considering changes in the transaction of postal business.

International Money-Order Exchange.—On July 1, 1901, an entirely new system of exchange of international money orders between the United States and Canada, Cuba, and the Philippine Archipelago was put into operation by the Department.

This recently adopted method of international exchange of money orders is practically an extension of the domestic system to the countries named above. In making remittances the regulation domestic forms are used, and settlements of the international accounts are based upon the value of the orders paid by each country for the other. A similar method of exchange has been in operation between France and Canada for the past ten years, and is pronounced by those countries a success in every way, so that it can not be considered as in an experimental stage.

Postmasters issuing orders on Canada, Cuba, or the Philippines debit themselves in their money-order statements in the same manner and form as in the case of domestic orders. The advices are sent direct to the office of payment, and the remitter sends his order to the person who is to receive the money. As the issuing and paying offices deal directly with each other, the circumlocution and delay incident to the employment of an exchange office as a medium of communication are avoided.

Exchange of Money Orders With Russia and Mexico.—Although the exchange of international money orders with Russia was established only about one year and a half ago, the present volume of business has passed beyond the million-dollar mark, as the following figures will show:

	Number.	Value.
Orders issued in the United States and payable in Russia during the last fiscal year	69,298	$1,100,113.11
Orders issued in Russia and payable in the United States during the same period	2,318	80,924.10
Total volume of business	71,616	1,181,037.21

An exchange of international money orders with Mexico was also established on January 1, 1900, and the business is rapidly increasing, the number of orders issued in the United States on Mexico being 15,378 and the value $220,783.92; and the orders issued in Mexico and payable in the United States were 5,064 and the value $74,454.09, the total in both directions amounting to 20,442 orders issued, which involved the sum of $295,238.01, for the twelve months ending June 30 last.

Mention is made here of the above countries because of the large amount of business transacted in so short a period of time after the inauguration of the system of exchange, and clearly indicates that the advantages held out to the public are quickly and fully appreciated.

Increased Volume of International Business.—During the year just closed the increase in the number of international orders issued in the United States is 144,092, and in value $3,287,277.32, and the increase in the number of international orders issued in foreign countries and payable in the United States is 8,449, and the decrease in the value as compared with last year is $3,143,285.23. This apparent decrease in the value of orders issued in foreign countries payable in the United States during the present, as compared with the year ended June 30, 1900, is explained by the fact that for the latter year the value of orders issued in Cuba and payable in the United States was abnormally large, while the report for 1900 contains as the value of orders issued in Porto Rico $1,842,542.84. If to this sum be added $1,771,927.84, as the value of orders issued in Cuba in excess of the general average, we have the sum of $3,614,470.68, which should be deducted from the total of the foreign issues for 1900 in order to make a fair comparison with the total for the year ended June 30, 1901, and would show an actual increase in foreign issues of $271,185.45 for the fiscal year just closed.

EXTRAORDINARY RAILWAY EARNINGS.

A statement issued by the Financial Chronicle shows that in October the gross earnings of 116 roads was $17,000,000 more than in 1900, while the operating expenses increased $9,000,000, leaving the net earnings approximately $8,000,000 more than the previous year. The gross increase of these roads from January 1st to October 31st was $97,000,000 and the net increase $45,000,000, showing an increase in operating expenses of almost $52,000,000. This extraordinary increase has been due in a great measure to the activity of trade.

REAL ESTATE LOANS FOR NATIONAL BANKS.

Owing to the agitation on the part of some country banks Representative McCleary, of Minnesota, has undertaken, by means of a circular of inquiry, to ascertain of possible the views of representative men throughout the country on the advisability of a measure permitting national banks to loan funds on real estate.

The answers to the questions propounded by Mr. McCleary will, of course, vary as the interests of those approached vary, but it does not seem probable that he will receive much encouragement for the proposed measure. Experience has fairly demonstrated the fallacy of such a law as being either essential or advantageous to banks excepting possibly to a remote few. However, even the few institutions who could better and more profitably utilize their money, were they allowed to loan it on real estate, would sooner or later realize to their detriment the inadequacy of realty as a safe asset, let alone a quick asset.

A national bank fundamentally is a commercial institution and should not be loaded down with assets that could not, when the exigency demanded, be immediately available in liquid form. That real estate is not such an asset is not a theoretical assertion. Booms and depressions in realty are continuous and serious, not only in the new and untried communities that seem to rise and vanish in a night, but also in the more settled portions of the country. All property, of course, has some value, but the causes and contingencies that influence these values are many and varied and cannot be foreseen. Yet, money will always have to be loaned on prevailing prices if at all, which prices time and time again have within exceedingly short periods risen and increased two and three fold, and on the other hand have fallen with the same rapidity. With such conditions it is easy to comprehend how the measure proposed, if inaugurated, would become an open door to many failures. Even should there be no great depression in realty the periods are frequent when that business is absolutely stagnant and when property must be held for one, two and three years before even the semblance of a normal price can be had for it. Should such a condition be coincident with a general panicky condition and banks have their funds tied up in realty embarrassment and bankruptcy would be inevitable. As it is now many of the national banks in large communities are getting all the real estate they want in payment for bad loans and their experience in realizing upon this form of an asset has prejudiced them considerably and they will not encourage the enactment of Mr. McCleary's bill.

THE AMERICAN RAILWAY SHOWING.

According to Poor's Manual, the total length of railroad in the United States completed to December 31, 1900, was 194,321 miles, which is 39 per cent of all the railroads of the world, and 18,000 more miles of railroad than in all the European countries put together.

WORKING OF INDIAN GOLD STANDARD.

Some figures showing the results arising from the recent adoption of a gold standard by the Indian government are given in the report of the deputy master of the Royal Mint, which has just been issued. In recording the main facts of the annual reports on the working of the Calcutta and Bombay mints, the deputy master points out that the receipt of gold tendered by the public was considerably in excess of the previous year, and furnishes the following table:

	Rupees.	Rupees.
Calcutta, 1898-1899	5,880,736	21,874,968
Bombay, 1899-1900	21,203,239	65,325,755

At Calcutta the tenders were mainly from the exchange banks, and consisted almost wholly of coin, chiefly sovereigns and Japanese yen, with a small proportion of United States and Transvaal gold pieces, the total being completed by small tenders by the banks of Australia and Souchow bar gold and of bullion from native dealers. At Bombay the gold tendered to the mint consisted partly of coin and partly of gold from the Indian mines, imported bar gold and bazaar gold bullion. No gold was coined at either center. With regard to silver rupees, their coinage, which had been discontinued since 1893, recommenced in February, 1900, on behalf of the government, and both mints have, owing to the public demand, been almost continuously employed in that work. From particulars given it appears that 13,018,078 rupees were made at Calcutta, but this appears to represent the work of February and March of last year, during which period no rupees were coined at Bombay. British dollars to the number of 30,743,159 were struck at Bombay during the year, as against 21,545,564 in the previous year. The distribution was as follows: 18,506,503 were shipped to Singapore, 1,754,791 to Hong Kong, and 10,551,706 to Penang. At Calcutta copper coins were struck in five denominations—government pice, half-pice, pie pieces, and Straits Settlements cents and quarter-cents. The total coinage amounted to 59,374,000 pieces, of the nominal value of 751,310 rupees. At Bombay 3,200,000 copper pice were issued for the British East Africa Protectorate. The Calcutta Mint for the past year shows an increase in the value of its receipts of over 3,000,000 rupees, the bulk of which was derived from profit on silver coinage. At Bombay the dollar coinage produced 715,077 rupees of revenue. Owing to the fact that the rupee coinage was executed on account of the government, the entire profit arising from it went to the revenue account, and for the first time enabled the Calcutta Mint to show a surplus in its favor; but in future years the Indian government will have to incur the loss on recoinage caused by the withdrawal of old rupees, which has hitherto been written off in the mint accounts. Unlike Great Britain, the Indian mints report a considerable increase in the counterfeiting of their coin.

GOLD STANDARD IN PERU.

Regarding the recent attempt at the establishment of the gold standard in Peru, the following article from *"El Comercio"* of Lima is of interest:

"More than four years ago the Government of Peru suspended the free coinage of silver, as the first step toward the establishment of the gold standard, on the basis of 48.6 cents as the fixed valuation of the monetary unit. A decree was issued, in accordance with the law of October, 1897, ordering the payment of import duties to be made in gold, a pound sterling canceling 10 soles of import duty, a fine of 5 per cent being imposed on payment not made in gold. The first of these measures established legally the equivalent of 1 to 10 between the pound sterling and the Peruvian sol, and the second facilitated the introduction of gold coin into the country. The law empowered the Government to invest the sum produced from the 5 per cent fine to defray the expense of resmelting the silver soles into bars. This measure, while it tended toward the diminishing of the amount of silver coin in circulation, also promoted the increase of the gold medium. In fact, the suppression of 2,500,000 soles, and their conversion into pounds sterling (English gold) at an expense of but 350,000 soles, was sufficient to initiate the introductory step of the adoption of the gold standard. Since January 1, 1898, up to October 21, 1901, over $2,919,900 have been imported, and $973,000 have been coined at the mint. The coinage service is thoroughly established, and a law has been passed making the Peruvian gold pound legal tender with full cancellatory powers. But little gold has left the country, while the production of national gold increases year by year. The anxiety which has prevailed during the past few days on account of the concealment of gold coin points to the advisability of putting an end to the transition period and of limiting the cancellatory power of the silver soles by fixing a maximum, which may be reduced from year to year. By this means, all doubts as to the higher or lower relative value of the two legal tenders which have existed up to the present will be settled and the absolute gold standard established in the monetary system. While the present order of things continues, any prospect of gain will lead to the hoarding of either gold or silver, thus causing a scarcity of the circulating medium. Common sense would seem to lead the Government to pass to an absolute gold circulation, which was the intention when the monetary reform was commenced, and to this end the project which was submitted to the Senate declaring the Peruvian gold pound to be the monetary unit, has a direct tendency."

AMERICAN BANK FOR ECUADOR.

"I regard the present as an opportune time for any American house interested in South American trade, or for capitalists seeking investment, to establish a bank of issue and discount at Guayaquil," says Consul General Perry M. DeLeon, writing from that city in Ecuador. He says the profits are tempting, and business can be done on a safe basis. An American bank would be a great aid to our trade. He also suggests that parties with capital can now purchase valuable cocoa estates at reasonable figures.

PROFITS ON CIRCULATION.

An interesting calculation has been made by the Actuary of the Treasury Department, J. S. McCoy, showing the theoretical profits on circulation which banks will obtain, calculated on the various issues of Government bonds at the present market price. The calculation was made on a basis of 109 flat for the 2 per cent. bonds, January 16th, and for the other issues the prices which the Government was paying that day. The calculation is particularly interesting in showing that in those cases where national banks have on deposit with the Treasurer at Washington to secure circulation 3 per cent., 4 per cent., or 5 per cent. bonds, it is of distinct advantage to the banks to sell those issues to the Government and to buy 2 per cents. to replace them. The calculation shows that when 2 per cent. bonds are used the profit is considerably more than double what it is when 4 per cent. bonds of 1907 are used. The 3's of 1908 and the 5's of 1904 show an almost identical profit, the figure being $471 as against $779 for the 2's. The most unprofitable issue to use as a basis for circulation is the 4's of 1925. This calculation shows that there is a loss of nearly $200, as against the profit of $779 when 2's are used.

The statement is one which may be studied with interest by national bank officers. The receipts include interest on circulation at 6 per cent. and interest on bonds. Deductions represent expenses, which are the same in all cases, $62.50; the tax, which is $500 for the 2's and $1,000 in the other cases, and varying sinking fund charges. The sinking fund charges are respectively $122.74, $993.73, $1,854.27, $795.45 and $3,072.60. The statement is as follows:

Bonds.	Receipts.	Deductions.	Net Receipts.	Interest on cost of Bonds at 6 per cent.	Profit on Circulation in excess of 6 per cent on the investment.
2s. of 1930, $108,917....	$ 8,000	$ 685.24	$7,314.76	$6,535.02	$779.74
3s. of 1908, $107,867....	9,000	2,056.23	6,943.77	6,472.02	471.75
4s. of 1907, $111,821....	10,000	2,916.77	7,083.23	6,709.26	373.97
4s. of 1925, $138,977....	10,000	1,857.95	8,142.05	8,338.62	--196.57
5s. of 1904, $106,560....	11,000	4,135.10	6,864.90	6,393.60	471.30

RAILWAY EQUIPMENT FOR SOUTH AFRICA.

Sir C. B. Elliott, special commissioner for the Cape Government railways, has contracted with the Carnegie Steel Company for ten thousand tons of steel rails to be used for the extension of the South African railways. He has also contracted with the American Locomotion Company for twenty-nine standard gauge locomotives. Contracts have also been made by him in the United States for several hundred miles of narrow gauge railway equipment for railways in sparsely settled districts in South Africa.

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PAYING OUR FOREIGN BALANCE.

The problem of New York's foreign banking debt is somewhat eased for the moment by the apparent indisposition of the English bankers to press for payment. Their present attitude in this regard is likely to prevail so long as money continues plentiful in the London market. The ease of money there has been a great convenience to the New York bankers whose bills were maturing at that center. These they have been able to renew at very low rates of interest while keeping their own funds available for profitable employment in the open market here. The incentive to renew sterling bills is lessened as call money rates decline here. Our sterling banking indebtedness abroad has sometime to be paid, and the exchange experts insist that it is the matter of only a short time until gold shall become the cheapest form of remittance. Partly in consequence of extensive renewals abroad and partly because of a seeming blunder in the calculations of dealers in sterling bills, the recent behavior of the New York exchange market is believed not adequately to have reflected actual underlying conditions. These dealers erred in measuring by old standards the amount of bills that probably would be needed this year for the remittance of January dividends and interest on American securities held abroad. They underestimated the extent to which London and the continent during 1901 had liquidated American stocks and bonds. At the close of the year the amount of such securities in foreign hands was smaller by many millions of dollars than at any previous time in perhaps ten years, and the bankers' demand for bills with which to remit interest and dividends, therefore, was not equal to the supply that had accumulated in dealers' hands.

In spite of the fact that at the middle of January New York bank reserves were at a lower level than at any corresponding period for a decade, banking interests were able apparently to contemplate gold exports on a considerable scale without concern. Their testimony is that New York might spare to Europe $5,000,000 a week for several consecutive weeks without in the least embarrassing Wall street. This is encouraging for such as believe that our international accounts eventually will have to be balanced by drafts upon American gold reserves. When New York banking interests were borrowing so heavily in Europe last year, needing funds with which to put through their magnificent pre-panic "deals," they evidently believed that their obligations could easily be cancelled with autumn grain bills and by selling American securities abroad. The volume of grain bills was smaller than expected, and Europe, instead of buying more of our stocks, began to sell what it already had. Subsequent efforts to induce foreigners to take bullish interest in our market failed miserably. Lately there was the hopeful suggestion that London's enthusiasm in the Kaffir and consol boom would overflow into "Americans," but the actual effect seems likely to be just the reverse. The English market public has not only shown a disposition to withdraw what little money it has still invested in semi-speculative lines of American securities and put it into Kaffirs and consols, but the professional element of Wall street also has been speculating in London's mining specialties more or less to the neglect of our own securities. The daily records of arbitrage business is not a reliable reflection of London's interest in this market. The amount of arbitrage business that has legitimate origin in London is said to be less than 20 per cent.

of the whole; the rest emanates from Wall street. The arbitrage traders here have not been fortunate in recent ventures, either. It is a frequent thing for them to buy lines of American stocks in the London market in anticipation of a rally here, only later in the day to sell them out in this market at a loss.

SOME BRITISH SUGGESTIONS.

Under the caption "Problems for the New Secretary of the United States Treasury" the London *Economist* says:

Although much was done by Mr. Gage, who has just retired from his position as Secretary of the United States Treasury, to put the monetary arrangements of the country upon a more stable basis, several difficult problems remain to confront his newly appointed successor, Mr. Shaw. A present source of trouble is that very large amounts of money, which are urgently required for the conduct of the growing business of the country, are being continuously withdrawn from the market and locked up idly in the Treasury. Last fiscal year the national revenue exceeded the expenditure by no less than £15,600,000, and the receipts have since continued to run ahead of the outgoings at a still more rapid rate. The result is that there has been an enormous accumulation of money in the Treasury, which now holds a cash balance of about £35,000,000. The accumulation, too, would have been still greater had it not been that the late Treasurer deposited some £20,000,000 of his funds in the national banks, and also used many millions of his surplus in the purchase of Government bonds. But there is a legal restriction upon the amount which the Treasury can deposit with the banks, and for such deposits as are made with them the banks must lodge security in the shape of Government bonds. For these reasons there is a limit to the amount of its surplus, which the Treasury is able to set free by depositing it with the banks, while the prices of the Government bonds have now been forced up to such a height that it is difficult for the Treasury to buy them at a price which it would be justified in offering. Consequently the Treasury's hoard of money goes on growing more and more plethoric at the expense of the money market, which has latterly felt the drain all the more, because the resources of the banks have been heavily taxed to carry the stocks of securities which the financial groups that have engineered the railway and other consolidations have had to hold, owing to their inability to work them off upon the public. For this state of things the obvious remedy would be such a reduction of taxation as would bring the revenue down nearer to the level of the expenditure. But the protectionists are naturally averse to any lowering of the customs tariff, and those who are clamoring for shipping and ship-building bounties, or urging other kinds of expenditure for the benefit of particular interests, do not wish to see the surplus upon which they hope to be able to draw otherwise disposed of, and do not, therefore, favor revenue reduction proposals. It is held in some quarters that the late Secretary of the Treasury was too yielding in this matter, and that if he had followed a bolder course much of the opposition to a reduction of taxation might have been overcome; but whether his successor will be able to deal with it any more effectually remains to be seen.

Another question which is of urgent importance is a reform of the currency system. Broadly speaking, the paper currency consists of the greenbacks or Government notes, and of notes issued by the national banks. The volume of the greenback circulation is fixed by statute, and cannot be increased, but there is theoretically room for expansion in the issues of the national banks. These banks have, subject to certain limitations, power to emit notes to the par value of Government bonds deposited by them with the Treasury, and by increasing their bond deposits they can increase their issues. The prices of the bonds have, however, been forced up so high that it does not pay the banks to augment their issues under those conditions. Of late, indeed, they have been reducing rather than increasing their note circulation. And, besides, the amount of Government bonds outstanding is being steadily reduced through the redemption of the debt, and the basis of the bank-note circulation is thus being gradually cut away. Unless, then, that circulation is to be largely curtailed, and ultimately even extinguished, the conditions of issue must be amended. Secretary Gage suggested that the law should be altered so that any national bank which should deposit with

the Treasury 30 per cent. of its capital in the form of Government bonds at their par value and 20 per cent. of its capital in greenbacks, should be permitted to issue notes to the full amount of its paid-up and unimpaired capital. And he estimated that under such conditions the bank-note circulation, which now amounts to £72,000,000, might within three years be increased to £200,000,000; as against which increase, however, would have to be set a decrease of £40,000,000 in the amount of greenbacks in circulation, i. e., the 20 per cent. of greenbacks that would have to be deposited with the Treasury as security for the note issues. But while it is generally agreed that some reform that will put the bank-note circulation upon a better and more enduring basis, as well as endow it with a requisite amount of elasticity, is imperatively necessary, the conferring upon the banks of such large additional powers of issue is regarded with considerable misgiving. It is known that many of the largest banks are controlled by the groups of financiers who have been the movers in the recent railroad and industrial consolidations. It is known, too, that those groups are seeking to extend this system of consolidation to the banks. It is notorious also that the banking influence thus acquired is habitually used to further stock exchange operations. You may read one day that "the large banking interests made no concerted movement to influence prices," and another day you will be told that the banking interests were prominent in supporting the market. And, further, the discreditable operations of the Amalgamated Copper Company, which is largely controlled by the financiers who also dominate important banks, has given rise to the fear that the management of these institutions may not be overscrupulous when ulterior ends are to be served. The proposal, therefore, to endow the banks with greatly increased privileges of issue, which may be used to foster and support stock exchange speculation, and pave the way for a future disastrous collapse, is in conservative circles regarded with considerable apprehension. And if the comparatively small additional powers of issue conferred upon the banks in 1900 have led to such results, it is evident that if further very large extensions of these powers are to be accorded, they will have to be very carefully safeguarded in order to prevent their being abused. Expansiveness in the note circulation is desirable and, indeed, necessary, but anything tending to undue inflation is to be deprecated. And not only in the States, but here also, there will be keen interest in watching how the new Secretary of the Treasury will approach the subject.

GREAT ARBITRATION COMMITTEE.

The recent conference of the representatives of capital and labor under the auspices of the Civic Federation has resulted in the appointment of a committee of arbitration from which great good is expected. This committee consists of representatives of capital, of labor, and of the great body of private citizens who have only an indirect interest in conflicts between labor and capital. Already this committee has brought about one important settlement of differences existing between employer and employed and has prevented a strike of considerable dimensions.

Some of the most prominent citizens of the United States have accepted membership on this committee. Among the most prominent of the labor leaders are Samuel Gompers, John Mitchell, Frank P. Sargent, and T. J. Shaffer. On the part of employers of labor are Charles M. Schwab, president of the United States Steel Corporation; Abram S. Hewitt, former mayor of New York; Senator Mark Hanna, S. R. Calloway of the American Locomotive Works, and E. P. Ripley, president of the Atchison, Topeka & Santa Fé Railway. Among the representatives of the public are such men as Grover Cleveland, Bishop Potter, Archbishop Ireland, and Charles Francis Adams. The following is the complete list of members of the committee:

Representing capital—United States Senator M. A. Hanna of Ohio; Chas. M. Schwab, president of the United States Steel Corporation; S. R. Callaway, president of the American Locomotive Company; C. A. Moore of Manning, Maxwell & Moore, president of the National Tool Company; J. D. Rockefeller, Jr., representing the Standard Oil Company and allied interests; H. H. Vreeland, president of the Metropolitan Street Railway Company of New York; Lewis Nixon, president of the Crescent Ship Yard Company; James E. Chambers, president of the

American Glass Company; W. H. Pfahler, president of the National Association of Stove Manufacturers; Julius Kruttschnitt, assistant to the president of the Southern Pacific Railroad; E. P. Ripley, president of the Atchison, Topeka & Santa Fé Railroad; Marcus Marks, president of the National Association of Clothing Manufacturers.

Representing Labor—Samuel Gompers, president of the American Federation of Labor; John Mitchell, president of the United Mine Workers of America; F. P. Sargent, grand master of the Brotherhood of Locomotive Firemen; T. J. Shaffer, president of the Amalgamated Association of Iron, Steel, and Tin Workers; James Duncan, secretary of the Granite Cutters' National Association; Martin Fox, president of the Iron Molders of America; J. E. Lynch, president of the International Typographical Union; Edward E. Clarke, grand conductor of the Order of Railroad Conductors; Henry White, secretary of the Garment Workers of America; Walter Macarthur, editor of the Coast Seaman's Journal of San Francisco; James O'Connell, president of the International Association of Machinists.

Representing the public—Grover Cleveland, former President of the United States; Archbishop John Ireland of the Roman Catholic Church; Bishop H. C. Potter of the Episcopal Church; Cornelius N. Bliss, former Secretary of the Interior; Charles Francis Adams of Boston, former president of the Union Pacific Railroad; Charles W. Eliot, president of Harvard College; Franklin McVeagh of Chicago, attorney; James H. Eckels, former Controller of Currency of the United States; John J. McCook of New York, attorney; John G. Milburn of Buffalo, attorney; Charles J. Bonaparte of Baltimore, attorney; Oscar S. Straus of New York, president of the National Civic Federation.

The importance of this committee is apparent to all who have followed the course of labor troubles in the United States in recent years. If this committee can accomplish the work it has set out to do it will be doing great good, not only to capital and labor, but to the whole people of the United States. Strikes affect many who are not directly concerned. Not only is there much suffering and hardship as the result of some of the strikes that have taken place in many years, but disputes between capital and labor have proven a serious menace to the development of the trade and commerce of the United States. Great Britain has suffered severely from these conflicts. In fact, some who have made a careful study of the situation are convinced that the serious decline in Great Britain's foreign commerce may be directly to this cause. In Great Britain labor unions have sought to curtail output in many lines. The false economic theory that the less work that is done by an individual the more individuals will find employment has found many followers among the members of labor unions in Great Britain. Output in Great Britain has been materially curtailed and in many of the markets of the world where Great Britain was supreme Germany and the United States have taken much of her trade away. It is very strongly believed by many that this is almost wholly due to the frequent conflicts between British labor unions and British manufacturers.

The Committee on Arbitration has, necessarily, only the powers delegated by the two sides in any controversy. It lacks even the scant legal authority which belongs to some of the state boards of arbitration. The fact that the most eminent thinkers in the United States and those who have made a deep study of the whole labor problem have consented to serve on the committee gives it a standing, however, which is lacking even in those bodies which act under a provision of law. Grover Cleveland, in his reply to the request that he serve on the committee, took the high ground that a citizen could not refuse to serve in a work of such great importance as that mapped out for the Committee on Arbitration. Ralph M. Easley of Chicago, secretary of the Civic Federation, has been largely instrumental in bringing about the conference held. He is to act as secretary of the Committee on Arbitration.

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BRITISH BANKING RESULTS.

The balance sheets of British banks for the half year closed December 31, 1901, show satisfactory results in face of somewhat unfavorable conditions relative to interest rates. The London *Economist* puts the earnings and dividends of the principal banks in position to allow of comparisons. The table is as follows:

	Net Profit.		Dividend.	
	1901.	1900.	1901.	1900.
London Banks.	£	£		
London and County	634,785	717,898	22	22
London and Provincial	187,395	176,077	18	18
London and South-Western	174,407	175,296	16	16
London and Westminster	434,952	459,594	15½	16
London and Yorkshire	43,953	41,800	11	11
London City and Midland	610,489	568,646	18½	18½
London Joint-Stock	243,431	251,334	12	12
Metropolitan (of England and Wales)	102,687	90,053	13¾	13¾
National	189,631	191,260	10	10
Parr's	325,014	341,810	20	20
Union of London	230,068	238,522	12	12
Williams Deacon	167,998	168,661	13¾	13¾
	3,344,810	3,420,951	..	..
Other Banks.				
Bank of Ireland	327,823	333,150	12	12
Bank of Whitehaven	11,236	11,201	11¼	11¼
Birmingham District and Counties	103,991	101,422	13¾	13¾
Bradford Commercial	26,293	26,233	8	8
Bradford District	38,241	39,994	10⅝	10⅝
Bradford Old	48,679	51,574	9	9
Carlisle and Cumberland	19,162	18,957	19	19
Craven	35,061	39,107	15	15
Halifax and Huddersfield Union	21,072	30,660	8	8
Halifax Joint-Stock	35,970	34,944	11¼	11¼
Lancashire and Yorkshire	96,805	96,043	14½	14½
Manchester and County	171,940	171,901	15	15
Manchester and Liverpool District	271,735	255,173	20	20
Mercantile of Lancashire	19,583	19,186	7½	7½
Midland Counties District	7,826	7,179	6	6¼
Munster and Leinster	25,984	33,907	11	11
North-Eastern	44,780	44,575	12½	12¼
Nottingham and Nottinghamshire	39,638	38,517	9½	9
Nottingham Joint-Stock	28,223	28,808	12½	12½
Provincial of Ireland	89,713	92,109	12	12
Sheffield Banking	66,934	65,412	15	15
West Riding Union	31,721	32,955	8	8
York City and County	166,187	140,261	19 1-6	18 1-3
York Union	60,402	68,859	19	19
	1,788,999	1,782,127	..	..

Taking the year through, the conditions in London were undoubtedly less favorable for profitable banking operations than they were in 1900. For the year 1901 the average official Bank rate was £3 14s 5d per cent., as compared with £3 19s 2d per cent. in 1900, while there was a greater difference in market rates, the average for best three months' bills being exactly one-half per cent. lower in 1901 than 1900, the percentages working out at £3 3s 3d and £3 13s 3d per cent. respectively. The banks were thus able to make less profitable use of the large non-interest-bearing funds at their disposal, while the margin between interest paid on deposits and average discount rates was considerably smaller. Thus the average rate of interest on deposits in 1901 was £2 4s 5d, as compared with £2 9s in 1900, a saving of only 4s 7d per cent., as against the reduction of 10s per cent. in the average market discount rate.

In these circumstances it is a matter for surprise that the net profits last year so nearly approached those of the preceding twelve months, and the comparison is, in fact, somewhat misleading, as the accounts of the London City and Midland include the profits of two joint-stock banks absorbed in 1900, while others were acquired by the same bank and by Parr's Bank in the latter half of 1900, and consequently only a half-year's profits accrued to the absorbing banks in that year. Thus the reduction in profits was actually more than appears from the figures given, and it will be seen that in most cases where no amalgamations were effected the profits were lower than in 1900. In spite of this, however, there was in the first group only one reduction of dividend—the London and Westminster paying 15½ per cent., as compared with 16 per cent. in 1900, though this was merely a return to the 1899 rate of distribution. One of the exceptional instances of an increase in profits is the Metropolitan Bank of England and Wales, which, after a check for some years following its absorption of the National Bank of Wales, is now making rapid progress. In view of the increase of £12,600 in net profits, the directors have adhered to a very conservative policy, having distributed in dividends and income-tax only £72,617, out of a total available balance amounting to £128,033. They

have allocated £10,000 to writing off goodwill account, which reduces that item to £30,000, and £25,000 to further provision for fluctuations in investments. The depreciation in first-class securities has called for the application of funds to meet it in a number of cases, so that reserve funds have not been augmented to the usual extent from the profits of the past year.

The net profits of the twenty-three provincial banks included in the table show an increase of £6,872 for 1901, as compared with 1900, but here also amalgamation has been at work to complicate the comparison. The York City and County Bank absorbed the Cumberland Union as from June 30th last, and as the profits of that bank in 1900 amounted to £17,117, the earnings of the half-year would certainly represent a larger sum than the aggregate increase mentioned above. It will be observed, however, that the profits of the York City and County have advanced to the extent of £26,000, and the dividend is increased from 18⅔ to 19⅙ per cent. Generally, the profits of the country banks show more variations than those of the London banks; Lancashire banks have done very well, the Manchester and Liverpool District being conspicuous for the steady increase in its profits, and its reserve fund amounts to more than one and a-half times the total of the paid-up capital. Considering the difficulties in the woolen trade, it is not altogether surprising that the Bradford and Halifax banks have not maintained the earnings of the two previous years. Still, the reduction is so small that none of them have had to pay lower dividends. In fact, the only reduction in the group is a trifling diminution in the case of the Midland Counties District Bank, while against that may be set increases by the Nottingham and Notts, and North-Eastern, both of which follow increases in the previous year, while the Carlisle and Cumberland, Halifax Joint-Stock, and Lancashire and Yorkshire have maintained the higher rates distributed in 1900 as compared with 1899. There has been a slight check to the expansion of banking profits in Ireland, each of the Irish banks having realized smaller profits in 1901 than in 1900, though the reduction is in every case quite insignificant in amount.

THE BANKRUPTCY LAW.

A. L. Redden of New Orleans in *Business Topics* says:

I presume every credit man, and many others who are not credit men, in the United States have decided opinions as to the present bankruptcy act, and, while there is a diversity of opinion on account of certain sections therein, there is a positive and unanimous opinion on one point, and that is, the act should be either repealed or amended very materially. The federal bankruptcy system is by all odds the most efficacious, if an act can be properly drawn that will meet alike the requirements of the creditor and debtor; but under the present system the expenses are so great and the delay so long that in many instances, under my observation, the entire assets have been absorbed by useless expense, so that, while creditors had a fair prospect at the beginning of the proceedings to realize, yet the delays wiped out everything in sight.

The possibility of fraud under this act is just as great as it was under the old system of state insolvency, and, as a prominent attorney stated to me not long since, he could "drive a two-horse team" through any section of the present act in favor of a fraudulent debtor.

Another great drawback to the present act is that the decision of the different courts in the different states are just as much at variance as the decisions ever were under the old state laws.

I have in my mind now two recent bankruptcy cases where we started with quite a fair showing of assets, but, with a shrewd attorney for the debtor and constant delays, we came out in the end having to pay all costs, with no dividend whatever. The attorney for the creditors in one case remarking that the bankruptcy act was a splendid thing for the debtor, but a miserable substitute for the creditor. These being facts, it is absolutely necessary that some change should be made if we are to have any benefit from the bankruptcy act at all.

A debtor called on me recently and stated that if his creditors would not accept 20 cents on the dollar and let him go he would "graduate in bankruptcy" and we would get nothing. This man started in business two years ago with $60 cash and a credit of $700 and now he owes

$3,200 and has a stock of about $600. He was advised, no doubt, that he could go along until he could get no further credit and then slip out from under his obligations through the bankruptcy act. These instances are not rare.

It has been admitted from all points that the bankruptcy act was to a great extent to cut out "dead wood," and now that it has served this purpose it should be repealed or made to meet present emergencies.

Now, as to partial payments—while at times the four months' provision works a hardship to certain creditors in compelling them to give up amounts paid within that period, usually it acts very beneficially, and I think that the four months should be allowed to stand in any act, no matter whether it can be shown a preference was intended or not, because the debtor might pay one firm to-day whose bill has fallen due, while he will not have paid another firm whose bill was dated ahead, and does not fall due for three or four months later, though he owes for the goods.

Taken as a whole, I would be very much in favor of the entire repeal of the bill, unless it can be amended very substantially.

SECRETARY SHAW'S VIEWS.

Secretary Shaw's first communication on financial legislation is contained in a letter to Representative Sulzer of New York, concerning the latter's bill to deposit government funds at interest in national banks throughout the country. The letter says:

"I find on my desk awaiting my arrival your letter referring to House joint resolution 112 and asking information as to the amount of interest which the government would have realized had the proposed law been adopted as a part of the national banking law.

"If the surplus money in excess of $50,000,000 working capital had been deposited in clearing-house cities in proportion to the relative capital of each bank therein, with no other security than a prior lien upon the bank's assets, the government would have lost nothing, and if the government had realized 2 per cent upon the funds so deposited it would have received $32,000,000. Aided in this way the banks referred to would have been able to increase credit accommodations to the people in the sum of $200,000,000.

"This computation was made at the instance of my predecessor (one year ago), and was based upon quarterly rather than daily balances.

"I think some provision for the deposit of surplus funds belonging to the United States government with national banks upon security other than government bonds would be wise, though I doubt the limitations as to the amount of capital and surplus contained in the bill. I also question the wisdom of mandatory provisions of law. On the contrary, I think there should generally be a fair latitude of discretion. Authority to act in a given line is generally sufficient."

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INFORMATION FOR BOND BUYERS.

ADRIAN, MICH.—The council has authorized the sale of $45,000 bonds to the highest bidder.

AKRON, OHIO.—The sale of bonds for sewers, street widening and street improvements aggregating $21,000, has been postponed.

ALAMEDA, CAL.—An ordinance providing for the sale of the school bonds was passed at a meeting of the city trustees.

ALBANY, N. Y.—A bill has been passed providing for increasing the maximum amount of bonds for school purposes that the city of Schenectady may issue to $135,000.

ALBERT CITY, IOWA.—The citizens of this place will vote on the question of issuing $10,000 school bonds.

ALBION, MICH.—The $50,000 sewer and paving bonds have not been sold.

ALBUQUERQUE, N. M.—The citizens will vote on the question of issuing $30,000 school bonds.

ALEXANDRIA, IND.—Bonds in the sum of $17,000 will be issued for the erection of a new school building.

ALLENDALE, S. C.—At the election recently held to vote on building a court house and jail the proposition was passed.

ALMA, WIS.—The citizens have voted to issue $8,000 in bonds to build a county training school for teachers.

ALTAMONT, ILL.—An ordinance has been passed authorizing the issue of bonds for the construction of a system of electric lighting in the sum of $1,800.

ANN ARBOR, MICH.—The proposition to bond the city for $6,000 to buy a site for the proposed science building at the Normal school carried.

ARMADA, MICH.—It has been decided to bond the village in the sum of $16,000 for water works.

ASHEVILLE, N. C.—This place will issue $200,000 bonds for water works.

AURORA, ILL.—An ordinance has been passed authorizing the issue of $20,000 in bonds.

AUSTIN, TEX.—The attorney general's department has approved an issue of $14,000 Concho County refunding bridge bonds.

BAKER CITY, ORE.—At a recent meeting of the city council of Baker City, Ore., it was decided to sell the $45,000 bonds issued for the extension of the gravity water works system. These bonds are to run 20 years and bear interest at the rate of 5 per cent.

BARRE, VT.—This place is to bond for $60,000 to complete an extension to its water works system.

BAY CITY, MICH.—The Board of Supervisors is considering the question of re-submitting to the electors the proposition of bonding the county for stone road purposes.

BEHLIN, MD.—The mayor and council of Berlin have asked authority of the Legislature to issue $20,000 bonds for the purpose of erecting water works and an electric light plant.

BELLEFONTAINE, OHIO.—The Board of Education of the Belle Center Union school district of Logan County will offer for sale bonds amounting to $2,500 with interest at 4 per cent.

BEMIDJI, MINN.—The citizens will vote on issuing $50,000 Beltrami County court house and jail bonds.

BENNETT,IOWA.—The proposition to issue municipal water works bonds will soon be decided.

BENNETTSVILLE, S. C.—Commissioners of public works for this town have issued bonds for $12,000 for construction of an electric light plant.

BETHLEHEM, PA.—The school board has taken initial steps to refund $73,500 of the district's bonded indebtedness.

BILLINGS, MONT.—Yellowstone county will shortly issue $50,000 in bonds for a new court house.

BLACK RIVER FALLS, WIS.—The city council has passed an ordinance providing for the issuance of $12,000 in bonds to build an electric light plant.

BLUEFIELD, W. VA.—Proposals will be received for the purchase of $35,000 5 per cent 30-year sewer bonds.

BOISE, IDAHO.—A special bond election will be held. The county commissioners have decided to bond the county for $19,784 for the construction of a bridge near Eagle Island and $6,769.40 for the construction of a vault and jail.

BOONVILLE, MO.—The citizens of this place will vote on the question of issuing $40,000 street improvement bonds.

BOWLING GREEN, OHIO.—The ordinance to issue $30,000 sewer bonds has been passed by the city council.

BRAZIL, IND.—The bond ordinance for the improvement of Main street, by paving has been adopted.

BUFFALO, MINN.—The school board has decided to call an election for the purpose of voting on the proposition of bonding the district to erect a four-room addition.

BURWELL, NEB.—The proposition to bond the town for $4,000 to put in system of water works carried.

CALISTOGA, CAL.—Calistoga will hold an election to decide on the question of issuing building bonds to the amount of $5,000.

CANTON, MO.—At the special election held in Canton to vote on the question of issuing $10,000 worth of water works bonds and $10,000 electric light bonds the proposition carried.

CATSKILL, N. Y.—The Greene County supervisors have decided to issue refunding bonds amounting to $115,000 to pay bonds falling due March 19, 1902.

CENTREVILLE, MICH.—The people will vote in the spring on the question of issuing $15,000 St. Joseph County jail bonds.

CHANUTE, KAN.—An election will be held to vote on an issue of bonds for school buildings.

CHASE CITY, VA.—The issue of $4,000 in 6 per cent. bonds of this city still remain unsold and will again be placed on the market.

CHECOTAH, ARK.—An election will be called to vote on an issue of $10,000 bonds to run fifteen years, for school purposes.

CHELSEA, MASS.—This place has authorized an issue of school bonds to the amount of $780,000.

CHICKASHA, I. T.—The town of Chickasha has voted in favor of issuing bonds for improvements.

CLEVELAND, O.—Cuyahoga county commissioners will issue $1,000,000 worth of bonds for a court house.

COKATO, MINN.—Special election will be held to vote on $12,000 bonds for a new school house.

COLUMBUS, NEB.—In March the question of issuing bonds for the erection of a courthouse is to be voted on.

COOPERSTOWN, N. Y.—Proposals will be received for $15,000 3½ per cent. 30-year refunding bonds.

COLUMBUS, OHIO.—The finance committee presented a resolution which was adopted authorizing the issue of $65,000 in bonds to anticipate a tax levy, the funds to be used for improving school property.

CORINTH, N. Y.—Governor Odell has signed the bill of Senator Brackett, legalizing an issue of $34,000 of water bonds by the village.

CORTLANDVILLE, N. Y.—Bonds amounting to $10,000 are to be issued for repairs of damages done by floods.

CORUNNA, MICH.—This place has held an election to vote an issue of $5,000 bonds to secure a furniture factory.

COUNCIL BLUFFS, IOWA.—The board of education has decided to refund outstanding bonds of the school district to the amount of $102,000.

CRAWFORD, TEX.—This place has voted to issue bonds for a new school house.

DANVILLE, VA.—At a meeting of the city council it was decided to issue $10,000 in bonds for the improvement of the water works of the city.

DARBY, PA.—The Darby borough school directors have decided to ask the citizens for permission to negotiate a loan of $25,000 for a new school house.

DAVENPORT, IOWA.—The citizens will soon vote on the question of issuing $200,000 high school bonds at the spring election.

DAVISBURG, MICH.—This place will decide at the April election on the question of issuing building bonds to the amount of $15,000.

DAYTON, KY.—The citizens of this place will vote on the question of issuing bonds for school purposes.

DAYTON, OHIO.—An issue of $40,000 3½ per cent. paving and sewer bonds will soon be put on the market by the city of Dayton.

DES MOINES, IOWA.—The citizens of South Des Moines will vote at the March election on the question of issuing bonds for the erection of a new school building.

DES PLAINS, ILL.—This city has voted to issue $15,000 bonds for the purchase of a site for erection of a township high school.

DETROIT, MINN.—The citizens are agitating the question of issuing bonds to the amount of $15,000 for the purpose of putting in an electric light and water plant.

DEVILS LAKE, N. D.—The residents of Creel school district will vote on the question of bonding for an amount sufficient to erect three new school houses.

DILLON, MONT.—An election will be held at this place to vote on the question of issuing $24,000 water works bonds.

DODGEVILLE, WIS.—The city council has passed an ordinance authorizing the issue of $3,000 park bonds.

DONIPHAN, MO.—This place has issued bonds and will build waterworks.

DONORA, PA.—The citizens will vote on issuing $40,000 school bonds.

DOUGLAS, WYO.—The special election held in Douglas resulted in favor of the issuance of $7,000 worth of sewer bonds and $5,000 water bonds.

DOVER, N. J.—This place is preparing to issue $70,000 bonds to purchase the water plant.

DUBUQUE, IOWA.—The city of Dubuque will sell its twenty year 4 per cent. refunding bonds dated February 1, 1902, amounting to $15,400, to the highest bidder.

DYERSBURG, TENN.—An issue of $50,000 in 4 per cent. bonds recently decided upon will soon be placed on the market.

EDGERTON, MINN.—At a special election recently it was decided to bond the village for $6,000 for water works purposes.

EDGEWOOD, PA.—The citizens will vote on the question of issuing $12,000 in bonds for the erection of a municipal building.

EDMONS, WASH.—The town treasurer of Edmons will receive sealed bids for the purchase of water works bonds of that town in the sum of $6,100.

ELGIN, ILL.—The water commissioners ask the council to authorize the issuance of $50,000 in water bonds.

ELKLAND, PA.—The citizens will vote on the question of issuing $19,000 water works bonds.

ELKTON, MD.—The question of bonding for $25,000 for the purpose of building a complete sewerage system is being agitated.

ERIE, PA.—An ordinance has been passed by the city council providing for the issuance of $15,000 hospital bonds.

ESSEX, IOWA.—This place has voted to issue $5,000 for the purpose of putting in a system of water works.

FAIRMONT, NEB.—An ordinance has been passed providing for the issue of bonds in the sum of $10,000 for the purpose of refunding certain outstanding water bonds of said city, at a lower rate of interest.

FARMERSVILLE, TEX.—Bonds amounting to $12,000 will be issued for waterworks purposes.

FORT PIERRE, S. D.—The Stanley County Board has for sale $70,000 funding bonds.

FOSTORIA, OHIO.—The council of Fostoria has recommended an issue of $14,367 sewer and street improvement bonds.

FOUNTAIN CITY, WIS.—The citizens have voted to issue $12,000 in bonds for building school houses.

FRANKLIN GROVE, ILL.—Water supply bonds in the sum of $4,500 have been authorized by the village board.

FREDERICK, MD.—This place will ask power from the Legislature to issue $12,000 in 3½ per cent bonds to refund outstanding 4 per cent. bonds of the same value which are payable in 1918 but re-

deemable in 1903. The city has a bonded debt of $579,000.

FREMONT, OHIO.—The water works trustees are to offer for sale the remaining $15,000 water works bonds.

GREENEVILLE, TENN.—The county court of Greene County, Tennessee is considering the issue of $400,000 in bonds for road improvements.

GREENVILLE, PA.—Greenville will receive sealed bids until May 1st for the purchase of 4 per cent. semi-annual 1 to 30 year city building bonds to the amount of $20,000.

GREENVILLE, TEX.—The city proposes to refund $15,000 outstanding water works bonds.

GRIFFIN, GA.—The town of Griffin will vote on the question of issuing bonds for improvements.

GUEYDAN, LA.—Proposals will be received by the drainage commissioners for the purchase of $50,000 drainage bonds by W. D. Spencer, president Gueydan drainage district.

HAMILTON, OHIO.—Hamilton has voted to issue 3½ per cent. gold sewer bonds to the amount of $31,000. These bonds will be placed on the market some time in April.

HAMMONTON, N. J.—The citizens of Hammonton have voted to issue $30,000 municipal bonds to build a water works plant for the town.

HAMPTON, VA.—The Phoebus school board has decided to issue bonds to the amount of $12,000 bearing 5 per cent. interest with which to complete the school building.

HARMONY, MINN.—Proposals will be received for the purchase of 4 per cent. municipal bonds.

HARRISBURG, PA.—An election will be held to vote on increasing city indebtedness $1,090,000 for various improvements.

HILLSBORO, N. C.—Orange County will vote on the question of issuing $20,000 in bonds for road improvements.

HILLSDALE, MICH.—The Hillsdale council will ask the people to vote to raise $8,000 by bonding to double the present lighting and water plant.

HOLLAND, MICH.—This place will vote on the question of issuing bonds for $75,000 to establish a municipal gas plant or to grant a franchise to some private corporation.

IONA, MINN.—Bonds will be issued for the construction of a water works system.

JEFFERSONVILLE, IND.—The Board of County Commissioners have ordered issued and sold $10,000 worth of bonds to pay for the construction of free gravel roads in Bethlehem township.

JENNINGS, LA.—This place will vote on an issue of $25,000 bonds for construction of water works and $15,000 bonds for sewerage.

KANSAS CITY, MO.—The school board of Clay county has condemned the school building at Birmingham and will lay before the taxpayers a proposition to issue bonds for the erection of a new one.

KEARNEY, N. J.—Bonds to the amount of $30,000 have been issued for the erection of a new school.

KENSINGTON, MD.—The proposition to issue $5,000 in bonds for brick sidewalk carried.

KINGSTON, N. Y.—Bonds of the County of Ulster amounting to $14,000 will be sold at public auction at the court house.

LACON, ILL.—The citizens have voted $10,000 in bonds for the erection of a new school building.

LA CROSSE, WIS.—Bonds in the sum of $20,000 will be issued for the building of a new school house.

LAFAYETTE, IND.—The council will submit the question of issuing bonds for water works improvements to a vote of the people.

LAKE CHARLES, LA.—The citizens will be asked to decide whether or not they shall be taxed five mills on the dollar for the purpose of issuing bonds to the extent of $140,000 for the purpose of purchasing the water works plant and making improvements.

LANCASTER, PA.—This city will vote March 11th on an issue of $265,000 sewer bonds.

LAWRENCEBURG, KY.—The city will issue about $3,000 worth of improvement bonds bearing 5 per cent interest.

LEWISTON, PA.—Lewiston will decide by vote the proposition to issue $70,000 sewer bonds.

LIBERTY, MO.—The proposition for the town of Liberty, Mo., to issue $43,000 worth of bonds to build a water works system was voted on and carried.

LIMA, OHIO.—Bids will be received by the city clerk for the purchase of $5,000 worth of 4 per cent. "Market Place Bonds" issued for the purpose of obtaining funds with which to erect and equip market houses and market places. Bonds shall bear date of March 1, 1902.

LITTLE FALLS, MINN.—The city has adopted a revised charter whereby it will be enabled to issue bonds for the new bridge across the Mississippi river.

LOCKPORT, N. Y.—A resolution has been adopted that the clerk prepare a bill authorizing the Board of Education to issue bonds to the extent of $15,000 for the erection of the new Williams school.

LOUDONVILLE, OHIO.—Bids will be received by the mayor and clerk of this village for the purchase of bonds amounting to $25,000, all bearing interest at 5 per cent. Bonds are issued to construct and maintain a water works system.

MANCHESTER ILL. — The citizens have voted to issue $2,000 additional school bonds.

MANKATO, MINN.—Movement is on foot to secure municipal ownership of the lighting plant. To that end the city will issue $25,000 4 per cent bonds.

MARSHALL, MICH.—At a recent meeting of the city council it was voted to issue $16,000 bonds for the purpose of making improvements on the electric light and water works plants.

MASON, MICH.—At the spring election the citizens will vote on issuing $40,000 courthouse bonds.

MATTOON, ILL.—A $20,000 issue of school bonds will be voted on soon.

MAUCH CHUNK, PA.—The citizens will vote for issuing $25,000 refunding bonds.

MERIDIAN, MISS.—The council will provide for the issue of $25,000 in school bonds.

MIDLAND, MICH.—At the fall election it was decided to pave Main street and build a sewer in Butler street the people voting to issue bonds amounting to $19,000 for the purpose.

M'KEESPORT, PA.—An election will be held to vote on a proposition to issue bonds for school house purposes.

MODESTO, CAL.—The citizens have voted to refund bonds outstanding in the Modesto irrigation district.

MONESSEN, PA.—The Monessen school board has decided on a $15,000 bond issue to build a new school.

MONROVIA, CAL.—An ordinance has been introduced calling for an issue of bonds to the amount of $15,000 for the improvement of the water system of the city.

MONT CLAIR, N. J.—The Legislature will be petitioned for authority to issue $75,000 bonds for a town hall site.

MORRISTOWN, N. J.—Morristown is to ask legislative authority for an issue of $100,000 sewer bonds.

NASHVILLE, TENN.—The bill to perfect the ordinance providing for the issue of $150,000 electric light bonds has been passed by the city council.

NATCHEZ, MISS.—Senator Clinton has introduced a bill authorizing this city to issue bonds with which to purchase the water works.

NEWARK, N. J.—The common council finally passed the ordinance validating the sale of $300,000 new city hall bonds.

NEWARK, OHIO.—Bids will be received for the purchase of forty-one coupon bonds, forty of the same for the sum of $1,000 and one bond for the sum of $572, bearing interest at 4 per cent.

NEW BALTIMORE, MICH.—The citizens have voted in favor of issuing $30,000 water and light bonds.

NEW BRITAIN, CONN.—School bonds in the sum of $6,000 at 3½ per cent. have been authorized.

NEW VIENNA, OHIO.—This city has voted to issue $20,000 bonds for the purpose of building waterworks system.

NORTHAMPTON, MASS.—The water commissioners have petitioned the Legislature for authority to borrow $50,000 additional water works bonds.

NORTH FREEDOM, WIS.—The citizens of this place will soon vote on the question of issuing $6,000 school bonds.

OCEAN SIDE, L. I.—The citizens have voted favorably on the question of issuing $70,000 bonds for enlarging the school building.

OSWEGO FALLS, N. Y.—The citizens will vote on the question of issuing $6,000 sewer bonds.

OXFORD, MICH.—The supervisors of Oakland County have decided to submit the matter of bonding the county for $100,000 for a new court house at the April election. The resolution adopted provides for the issuing of the bonds in amounts of $100 and $10,000 to be payable annually for a period of ten years.

PAJARD, CAL.—The citizens will soon vote on issuing $15,000 school bonds.

PALATKA, FLA.—The citizens have voted in favor of issuing $175,000 in bonds for paving, sewer and water works purposes.

PALO ALTO, PA.—The proposition is being agitated to increase the borough's indebtedness $15,000 to establish an electric light plant.

PASSAIC, N. J.—At a meeting of the Pasaic Board of Education a bond issue of $40,000 was ordered, to erect a new school building.

PATCHOGUE, L. I.—The citizens of this place vote on the question of issuing $10,000 sewer bonds.

PELL CITY, ALA.—The town of Pell City is about to place an issue of $10,000 in improvement bonds on the market.

PEORIA, ILL.—The citizens will vote on the question of issuing $66,000 3½ per cent township refunding bonds.

PERRY, OKLA.—The commissioners of Noble County have registered $13,500 in bonds to refund outstanding warrant indebtedness.

PHOEBUS, VA.—The town of Phoebus has decided to issue $12,000 5 per cent bonds for building a school house.

PITCAIRN, PA.—The citizens of Pitcairn will vote on the proposition to issue bonds to the amount of $20,000 for the establishment of an electric light plant.

PLATO, MINN.—The village has voted to issue $4,000 bonds to build a town hall and jail.

PLEASANTVILLE, N. Y.—This place will offer for sale April 1st an issue of water improvement bonds to the amount of $9,000.

POCAHONTAS, IOWA.—The citizens will vote on a proposition to bond the independent district for $10,000 for a new school house.

POCOMOKE CITY, MD.—This place will issue bonds for $13,000. This money is to be applied to the cancelling of $10,000 outstanding bonds due this year, and the remainder to be used in repairing the fire engine and properly equipping the fire department.

PONTIAC, MICH.—The board of supervisors has decided to submit the matter of bonding the county for $100,000 for a new courthouse at the election in April.

PORT ORAM, N. J.—The citizens of this place will soon vote on the question of issuing bonds for the erection of a new school house.

PORTSMOUTH, VA.—A measure is pending in the city council of Portsmouth to issue $25,000 in 4 per cent. bonds for improvements in the Fifth ward.

PRAIRIE DU CHIEN, WIS.—This city has voted to issue bonds of $28,000 for the introduction of a system of water works.

PRINCESS ANNE, MD.—The citizens of this place have asked authority of the Legislature to issue bonds for the purpose of establishing and maintaining a sewerage system.

PUNXSUTAWNEY, PA.—The school board has decided to submit to a vote a proposition to increase the bonded indebtedness of the borough 3 per cent. for purpose of building a new school house.

RAYMOND, MINN.—This place has voted bonds to build a five-room school house.

REA, MO.—This place has voted bonds in the sum of $1,000 to build a new schoolhouse.

RICHMOND, TEX.—The citizens will vote on the question of issuing bonds for the erection of a new school building.

RIVERSIDE, CAL.—The city has voted $7,000 additional bonds for the completion of new high school building.

ROANOKE, VA.—The citizens will vote on the question of issuing bonds in the sum of $27,000 for a park and a county building.

SAGINAW, MICH.—The city will soon offer $60,000 water refunding bonds for sale.

SANDUSKY, OHIO.—At the meeting of the city council City Clerk Wagner will ask that $22,000 of refunding bonds be authorized.

SAVANNA, ILL.—Bids will be received by the township Board of Education of Savanna for the purchase of a $25,000 issue of township high school bonds. Said Bonds are fifty in number of denomination of $500 each, dated July 1, 1901, and running twenty years with interest at 4 per cent.

SCHUYLKILL, PA.—The citizens vote on issuing $38,000 water works bonds.

SMITHVILLE, TENN.—De Kalb county will vote on the question of issuing railroad bonds to the amount of $150,000.

SOUTH BROOKLYN, OHIO.—Bids will be received by the village clerk until March 1st for the purchase of $30,000 electric light bonds dated March 1, 1902, and bearing interest at 5 per cent per annum, for electric light purposes|

SPOKANE, WASH.—The Board of Education will probably call for $100,000 bonds for improvement and additions, in the near future.

ST. JOSEPH, MO.—State Auditor Allen has registered $12,800 waterworks bonds for the city of Kahoka in Clark county issued for the purpose of purchasing and operating a waterworks plant for the city.

SWEA CITY, IOWA.—An election is to be held at this place to vote on the question of issuing waterworks bonds owing to defects in previous election.

SYRACUSE, N. Y.—Syracuse will ask legislative authority for an issue of school bonds to the amount of $150,000. The council is considering the question of issuing $100,000 bonds for bridges and fire department houses.

TAMPA, FLA.—The city of West Tampa has voted to issue $15,000 in municipal bonds for the erection of an electric light plant.

TOLEDO, OHIO.—An ordinance to provide for the issue of improvement bonds to pay the cost and expense of street improvement has been passed.

TRENTON, N. J.—This city has been authorized to issue $15,000 3½ per cent. library bonds.

TRINIDAD, COLO.—An ordinance has been introduced providing for the issue of bonds for the purpose of construction of water works.

ULEN, MINN.—Sealed proposals will be received for the purchase of $4,000 4½ per cent village bonds.

UTICA, N. Y.—City Treasurer Jones of Utica will receive proposals for $150,000 improvement bonds of the city bearing 4 per cent. interest.

WATERFORD, N. Y.—A resolution was adopted by the town board for the issuing of $22,000 worth of bonds for the payment of the sewer system in Waterford.

WATKINSVILLE, GA.—Oconee County has voted in favor of issuing bonds in the sum of $8,000 for the purpose of erecting a new jail at this place.

WELLINGTON, KAN.—The citizens have voted to issue $15,000 in bonds for an electric lighting plant to be bought in connection with the water works system.

YONKERS, N. Y.—The city attorney has been ordered to draft a bill to be presented to the legislature enabling the city to issue bonds to the amount of not exceeding $250,000 for the construction of a new city hall.

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NOTES OF INTEREST TO BANKERS.

DECISION ON COMMERCIAL PAPER.

In the Virginia *Law Register* much attention is devoted to the case of Guerrant vs. Guerrant, from the Corporation Court of Danville, Professor Lile, editor, adds the following note in regard to the case:

The point decided in this case is one of much importance to bankers and other dealers in commercial paper. The construction here placed upon the negotiable instruments law materially qualifies the familiar rule of the law merchant, that one who issues negotiable paper in an incomplete condition gives the person to whom he intrusts it implied authority to fill the blanks and perfect the instrument; and a transfer thereof to a bona fide holder in due course will effectually bind the maker according to the terms of the completed instrument, even though, as between the original parties, there may have been a breach of trust in filling the blanks. See 1 Daniel on Neg. Ins. 142; Bank of Pittsburg vs. Neal, 22 How. 96; Frank vs. Lilienfield, 33 Gratt, 377.

The point decided is that this rule is altered to this extent—namely, that if a purchaser takes the paper before the blanks have been actually filled by the quasi-agent, or by a subsequent holder, he is put on notice that the instrument was delivered in an incomplete state, and hence that there may have been some agreement between the maker and the person to whom the instrument was intrusted by which the authority of the latter was limited—and, therefore, it is his duty to inquire what these resolutions are. Hence he takes the paper at his peril.

CLEARING-HOUSE CHANGES.

The Chicago Clearing-House Association has issued an official list of banks having clearing-house privileges. Under the new rules adopted last year there has been a complete revision of the system formerly prevailing, and the new list shows that twenty-seven institutions have given up their connection with the association. The practices of the New York Clearing House have been adopted in a large measure. The result of this is that all so-called non-member banks, which were accustomed to clearing through regular members, are subject to the same scrutiny as members. The clearing-house committee took the position that non-member banks should submit periodical statements of their condition, just as national and state institutions do. Some did not care to do this. The main influence, however, which induced many banks and private bankers to withdraw was the charge made for clearing-house service under the new rules. Non-member banks with a capital of $50,000 or under are charged $150 a year and those with more capital $250 a year.

PARITY OF SILVER AND GOLD.

The Hill bill, which provides that the Secretary of the Treasury be directed to exchange gold for legal tender silver dollars when presented to the Treasury in sums of five dollars or any multiple thereof, was again reported favorably to the House by the Committee on Coinage Weights and Measures. Should it be enacted into law the final quietus would be given the silver question, but that it will become a law is rather doubtful, for not only is the Democratic minority opposed to its passage, but also some of the Republicans are inclined to let well enough alone so long as no disturbance is imminent. That the Democratic minority should be arrayed against the measure is to be expected on general principles, but that any of the Republican leaders should hem and haw over what is clearly the duty of the Government, is not.

At present it makes little difference, excepting perhaps sentimentally, whether the bill is passed or not, just because the silver dollar circulates freely with the impression that the Government will maintain it on a parity with gold, and, second, because the stock of silver in the country is only sufficient to meet the needs. Such a situation exists at present, but changes will come, and if in the future the people should have occasion to distrust the ability of the Government to maintain the silver dollar on a parity with gold, and should this distrust be enhanced by the uncertain attitude of the

Government towards this currency, silver would undoubtedly flow into the Treasury, and in the indirect method now possible the gold reserve would be almost as severely impaired as it would were the option to exchange with the people. In the latter case, however, it is safe to assume that the public, knowing they could exchange their silver for gold, would not want to.

The principal argument against the bill is that it would constitute another endless chain, and thus become a menace to the gold reserve, in fact, necessitate its immediate enlargement. To this argument there is not much weight, although on its face it appears plausible. Were there any practical danger of a raid on the gold reserve such a result would already have been witnessed in modified form under existing conditions, for, as has been stated, the silver dollar is now, by being accepted for all customs dues and taxes, indirectly exchangeable. Further, the stock of silver is limited, and is only enough to meet the needs, and the policy that has been pursued by the Government—namely, to issue small denominations of silver certificates—has resulted in the wide absorption of these, which condition practically precludes any concerted or large demand for their exchange. In fact, the only occasion that might result in such a drain on the gold reserve would be the passage of another act similar to the Sherman act, which provided for the quasi-unlimited coinage of the white metal. Such a measure would, of course, result in the pressure of silver for redemption, but with the present limited stock there is no likelihood of an attempt to overwhelm the gold reserve. In fact, the bill is nothing more or less than an acknowledgment of the Government to do something that is now done by implication.

The other arguments that are presented by the minority are fallacious, shallow, and misleading. It asserts that such a bill will facilitate the exportation of gold. This contingency is quite improbable, first, because of the wide distribution of the silver certificates and coin, and, second, because gold exports are regulated in other ways. Gold will not leave the country unless it pays to send it, and if it does pay to export, no check, excepting a natural one, or probably a universally higher discount rate, would prevent. The further assertion that the adoption of the bill would cause the redemption of silver dollars and produce violent contraction in the circulating medium is absolutely without foundation, and, further, if the theory of the minority that the silver dollars will, through the Hill bill, be converted into simple promises to pay, proves correct, little difference would result, for they are now practically but little more.

ASSET CURRENCY OPPOSED.

Dangers to national prosperity, threatened by legislative action tending to impair the stability of banking functions in the United States, were pointed out to members of the Hamilton club of Chicago by Charles G. Dawes, former Controller of the Currency.

At the annual dinner of the club, given in celebration of the birthday anniversary of Alexander Hamilton, Mr. Dawes deprecated the efforts of seekers after so-called currency reform and sounded a warning against tampering with a system of finance under which the country has been brought to an era of almost unprecedented prosperity.

"We are having prosperous times in this country," he said. "We waited long for them and they have come. We know how sensitive business is to any tampering with the stability of the medium of exchange in which all our business is transacted. We know what the country suffered from the free silver and the greenback agitation, and while this plan for asset currency is infinitely more conservative and a great deal more rational than either of those other plans, nevertheless I maintain that its passage into law would be tampering with the solidity of our currency upon some theory that we were going to add to its fluidity.

"We have in this country the most magnificent banking system in the world. It is a system that has been built up as America has been built up, by individuals and by units, and I am glad that we have not in this country commenced to do financially as they have done in the countries of Europe, to have a great central institution to which all others are tributary, growing from the top down. I am glad that in America we have grown from a great system of differentiated banking units from the bottom up. This is why in this republic of ours, in our banking conditions, we are coming to dominate the world."

TAX ON UNDIVIDED PROFITS.

Commissioner Yerkes of the Internal Revenue Bureau has made his reply to the application of representative bankers of New York and Chicago for a suspension of action on the commissioner's recent ruling to the effect that the undivided profits are subject to tax as a part of the bank's surplus, until suits now pending in the courts involving the question at issue shall be decided. The commissioner says that, as the suits pending probably will be decided within a short time, banks, trust companies, and others involved will be allowed to make return to collectors under protest if they so desire, showing the amount of undivided profits, or profit and tax accounts the preceding fiscal year, and then file claims for abatement of them with the understanding that action upon these claims will be suspended temporarily and in the meanwhile collection will be postponed. If the courts decide favorable to the contention of the commissioner collection will be enforced and if adverse to that contention, collection will be suspended until final decision by a court of last resort.

FAVOR AN AMENDMENT.

Cincinnati bankers are taking an active interest in the efforts to have the bankruptcy law amended so as to do away with one of its most objectionable features. This feature is the provision that all money paid by a debtor concern to a creditor within four months from time of failing must be returned into the general fund or the creditor cannot share in the distribution of the general fund among all creditors.

Bankers favor the amendment introduced into the House by Mr. Powers of Massachusetts, which amends section 60 of the act, as follows:

"If a creditor has received payment on account of items maturing or falling due in the ordinary course of business, and has had no reasonable cause to believe that the bankrupt thereby intended to give a preference, such payments, when made within four months prior to the filing of a petition by the bankrupt, may be retained by the creditor without prejudice to his rights to prove the balance of his claim against the bankrupt."

MINNESOTA STATE BANKERS.

A well-attended meeting resulted from the invitation of S. T. Johnson, the new State examiner, to representatives of State banks to gather at St. Paul that he might make their acquaintance personally. Out of the 238 State banks in Minnesota representatives of 116 registered in the Senate chamber. Maurice Auerbach of the Union Bank, St. Paul, invited Ferdinand Willius of the State Savings Bank of St. Paul, the oldest banker in Minnesota, to preside. Perry Harrison of the Security Bank, Minneapolis, was secretary. In addition to listening to some instructive papers, the bankers passed a resolution urging the Legislature, at its coming session, to allow the bank examiner to have a sufficient appropriation to properly discharge the duties of his office, and voted to have the chair appoint a committee of nine bankers to act in an advisory capacity to the examiner touching banking interests.

TO MEET IN NEW ORLEANS.

The executive committee and legislative committees of the Louisiana State Bankers' Association have outlined a programme for the annual convention of the State Bankers' Association, to be held in New Orleans April 29th and 30th, previously announced in the *Times-Democrat.* A list of addresses to be made at the annual banquet was discussed, and among the speakers to be invited to address the Louisiana financiers are Governor Heard and M. J. Sanders of New Orleans. Invitations will be extended the two Louisiana Senators and to the Congressmen from the State. The social part of the convention will probably include a trip on the river, the new naval dock to be the objective point.

The bankers have determined to recommend the passage in the Legislature of amendments to two of the banking laws of the State. They would have the duties and powers of the bank examiner more clearly defined, and desire that certain alterations be made in the measure touching the manner in which the surplus of banks is taken care of. One of these laws —that governing the bank examiner's prerogatives—was passed in 1898, and the bill touching the surplus of banks was passed in 1900.

BANK NOTES.

Lyman D. Baird of Austin, Minn., has been appointed bank examiner to succeed George Powers of St. Paul, who has recently tendered his resignation.

Edward P. Metcalf, bank examiner for the district of Rhode Island and Connecticut, has resigned to accept the presidency of the Old National Bank of Providence.

Governor Ferguson has announced the appointment of Paul F. Cooper of Shawnee, to succeed F. H. Twing of Oklahoma City, as territorial bank commissioner.

State Auditor McCullough has appointed W. A. Heath of Champaign inspector of state banks in the northern district of Illinois. This includes Cook county and Chicago.

More than a million dollars' worth of mutilated bills were recently shipped from the subtreasury at New York to Washington. The money was sent there from all over the country to be exchanged for new bills.

The Controller of the Currency has declared dividends in favor of the creditors of insolvent national banks as follows: 30 per cent., American National Bank of Baltimore, Md.; 2½ per cent., First National Bank of North Manchester, Ind.; 6 7-10 per cent., First National Bank of Kearney, Neb.

The Monroe National Bank of Monroe, La., has declared a special dividend of 20 per cent. in addition to the regular semi-annual dividend of 5 per cent., making a total dividend of 25 per cent on the capital stock of the bank. The bank still holds surplus and undivided profits amounting to $30,000 on a capital of $60,000.

The executive committee of the Bankers' Association of Oklahoma has decided to meet with the Missouri and Kansas Bankers' Associations in Kansas City in May. The members of the committee are: H. P. Painter and ex-Governor Barnes, Guthrie; Otto Shatte, El Reno; W. S. McGiffert of Blackwell, and J. H. Wheeler, Oklahoma City.

The savings banks of Rock Island, Davenport, and Clinton have reached an agreement on the proposed rate of interests and deposits, and notices have been published that after March 1st the rate will be reduced from 4 to 3½ per cent. For the last year it has been realized in banking circles that a reduction was coming, owing to the declining rates of interest on investments.

The annual report of Banking Commissioner Frank Reeder of Pennsylvania for the year 1901 shows that during that period there was an increase in deposits of over $76,000,000 in the institutions reporting to the department. During the same period forty-seven new trust companies and nine new banks were chartered, some of them in small towns which heretofore have had no such institutions.

Judge A. H. McVey has cut down the assessments of three national banks of Des Moines (the Des Moines National, Citizens' National, and the Valley National) $713,980 from the original figures returned against the banks by F. A. French, city assessor, holding that the Iowa law which makes it possible to tax national banks in a different manner from state banks and individuals is unconstitutional and void.

From a summary issued by the North Carolina State Corporation Commission it appears that there are in the state 115 private and savings banks and thirty-six national banks. Of the 115 eighty-two are state banks, nineteen private banks, and fourteen savings banks, their aggregate resources amounting to $18,264,021.30. The thirty-six national banks have resources aggregating $17,384,992.37, making for all the banks a total of $35,649,013.67.

The annual statement of Secretary Roos of the Nebraska State Banking Board, shows unusual prosperity existing throughout Nebraska. In spite of drouth and shortage of crops in 1900, the deposits in the state banks increased during the year over $5,000,000. The total deposits exceed $31,000,000, a growth greater than for any single year in the history of the state. Other figures given by the report show that state banks have cash on hand to the amount of $2,276,000. The capital stock is $7,255,000; undivided profits, $146,000; surplus, $1,200,000.

The bankers of Sioux City, at the annual banquet of the Sioux City clearing house, appointed a committee of three, consisting of John McHugh, cashier of the Iowa State National Bank, James F. Toy, president of the First National Bank, to organize a bankers' association to comprise northeastern Iowa, southeastern South Dakota and northwestern Nebraska. The first meeting of the new organization will be held in Sioux City in May or June.

Superintendent F. D. Kilburn of the New York State Banking Department, has completed a tabulation of the figures showing the condition of the sixty-two trust companies of the state on December 31, 1901. There has been an increase of five in the number during the year. The most significant feature in the report of the trust companies is a vast increase in the total resources from $797,983,512 a year ago to $969,393,644 on December 31st last, an increase of $171,410,132.

The Colorado State Bankers' Association was recently organized at Colorado Springs, Colo. The election of officers resulted as follows: President, J. A. Hayes, president of the First National of Colorado Springs; vice-presidents, Thomas Keely, cashier of the First National of Denver; B. B. Brown, president of the Western National of Pueblo, and A. V. Hunter, president of the Carbonate National of Leadville; secretary and treasurer, A. G. Sharp, cashier of the Exchange National of Colorado Springs.

The establishment of branches by state banks in Wisconsin has led to a question as to the legality of the procedure. Deputy Bank Examiner Bartz says that it is the opinion of the attorney-general that it was the intention of the Legislature that a state bank may not establish branches in different municipalities, and that it should be confined in its operations to some particular city, town, or village. This does not apply to the branch banks in Milwaukee because they are within the same municipality and are only established for the greater convenience of their patrons.

The annual meeting of Group 3 of the Pennsylvania Bankers' Association was held recently in the rooms of the Scranton Club. The bankers of the northeastern section of the state are placed in Group 3. Thirty-five banks were represented. Officers for the ensuing term were elected as follows: Chairman, A. A. Sterling, cashier of the People's Bank, Wilkesbarre; secretary and treasurer, C. W. Gunster, cashier of the Merchants' and Mechanics' Bank of Scranton; executive committee, F. M. Horn, cashier National Bank of Catasaqua; George H. Flanagan, cashier Wyoming National Bank of Wilkesbarre; Isaac Post, cashier of the First National Bank of Scranton; O. F. Rinehard, cashier of the South Bethlehem National Bank, and H. S. Salmon, cashier of the Wayne County Savings Bank of Honesdale.

The section known as District 3 of the Texas State Bankers' Association met at Austin with President Rivers in the chair. A number of interesting papers were read, including one by H. P. Hilliard, cashier of the Austin National Bank and president of the Texas State Bankers' Association, on a method by which Texas can be creditably represented at the World's Fair at St. Louis in 1903. Among those in attendance were W. H. Rivers of the Bank of Elgin, president of the district association; W. J. Moore of the Llano County Bank; Max Martin of the Commercial Bank of Kyle; A. Haidusuck, John Schumacher of La Grange; F. W. Carouthers of the First National Bank of Georgetown; H. Y. Allen of the First National Bank of Thorndale; C. H. Welch, president of the First National Bank of Taylor; H. T. Kimbrough, cashier of the City National Bank of Taylor; C. Mendell, cashier of the Taylor National; C. C. Hooper of the City National of Taylor; W. R. Hamby of the American National of Austin; A. P. Wooldridge of the City National of Austin, and H. P. Hilliard of the Austin National, John T. Booty of Georgetown, Frank H. Welch of Taylor, I. J. Ferri of Giddings.

The paper entitled "The Unjust Competition of Express Companies," prepared by John L. Booty of Georgetown, was read by A. P. Wooldridge. The association joined in the request to the state legislative committee of Texas bankers to change the date of the state meeting from May to March in order to permit an excursion to Cuba. W. H. Rivers of Elgin was reelected president to serve his fourth term and F. W. Carouthers of Georgetown was elected secretary.

The Fifth District (Texas) Bankers' Association met in annual meeting in Dallas. M. L. Simms of Clarksville was elected president and W. W. Windom of Farmersville secretary for the ensuing year. Two speakers were appointed to attend the meeting of the state association, which meets at Galveston in May. They were assigned subjects as follows: "Individual Ledgers," G. W. Voiers of Forney; "Advantages of Reciprocal Relations," E. O. Tenison of Dallas.

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Alexander City*†Talla'sa	P. O. Stevens.
▲Andalusia* ....Covington	Henry Opp.
▲Anniston*†.....Calhoun	J. J. WILLETT. Refers to Anniston and First National Banks.
▲Ashland* .....Clay	Bowie, Dixon & Manning.
▲Ashville*.....St. Clair	Inzer & Greene.
▲Athens*† .....Limestone	W. T. Sanders.
Attalla*†.....Etowah	See Gadsden.
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▲Birmingham*†.Jefferson	B. M. ALLEN. Refers to First National Bank.
" ..... "	GARRETT, UNDERWOOD & THACH, Counsel for Peoples Savings Bank and Tutwiler Coal, Coke & Iron Co.
" ..... "	E. J. SMYER. Attorney for First National Bank, Birmingham Trust & Savings Co., and Continental Gin Co.
" ..... "	JAMES L. TANNER. Refers to First National Bank.
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▲Camden*† .....Wilcox	Miller & Bonner.
▲Carrollton*.....Pickens	M. L. Stansel.
▲Center* .....Cherokee	Thomas Bradford.
▲Centerville*†.....Bibb	W. W. Lavender.
Citronelle*† .....Mobile	See Mobile.
▲Clanton*† .....Chilton	Adams & Martin.
▲Clayton*† .....Barbour	E. P. Thomas.
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▲Columbiana*† .....Shelby	Brown & Leeper.
Courtland*† ...Lawrence	See Moulton.
▲Cullman*†.....Cullman	George H. Parker.
▲Dadeville*†...Tallapoosa	T. L. Bulger.
▲Daphne* .....Baldwin	J. J. Clemmons.
▲Decatur*† .....Morgan	C. C. HARRIS.
Demopolis*† ...Marengo	GESNER WILLIAMS.
Dothan*† .....Henry	Espy & Farmer.
▲Double Springs*.Winston	P. H. Newman.
▲Edwardsville*†Cleburne	Merrill & Bridges.
▲Elba*† .....Coffee	Hickman & Riley.
Ensley*†.....Jefferson	See Birmingham.
Enterprise*†.....Coffee	See Elba.
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▲Evergreen*† ....Conecuh	Farnham & Crum.
Fannadale*† .....Marengo	R. M. Douglas.
▲Fayette*† .....Fayette	McGuire & Collier.
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▲Fort Payne*† ...De Kalb	L. L. Cochran.
Fruithurst*† ...Cleburne	R. L. Blackmarr.
▲Gadsden*† .....Etowah	DORTCH & MARTIN.
▲Geneva*† .....Geneva	M. E. Milligan.
▲Greensboro*† .....Hale	Tutwiler & Jones.
▲Greenville*† .....Butler	Richardson & Hamilton.
▲Grovehill* .....Clarke	Lakeland & Wilson.
▲Guntersville*†..Marshall	J. D. Davis.
▲Hamilton*● .....Marion	B. R. Fite.
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▲Hayneville* .....Lowndes	Richardson & Whitten.
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▲Jasper*† .....Walker	Coleman & Bankhead.
▲Lafayette*† ...Chambers	E. M. OLIVER.
▲Linden* .....Marengo	W. Cunninghame.
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▲Luverne*† ....Crenshaw	Richardson & Bricken.
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" ..... "	VAUGHAN & GAILLARD. Practice in all courts. Prompt and persistent attention given to collections and all legal business. Reference: First National Bank and Peoples Bank, Mobile.
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Oxford*† .....Calhoun	E. H. Hanna.
▲Ozark*† .....Dale	Joseph E. Acker.
Piedmont*† .....Calhoun	Cooke & Cooke.
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▲Russellville*†....Franklin	W. H. KEY.
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▲Scale*†.....Russell	Boykin & Benton.
▲Selma*†.....Dallas	L. E. JEFFRIES. Attorney for Woolsey Banking House, Central City Loan Assn., Cawthon Cotton Mills, and Estelle Cotton Mills.
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▲St. Stephens*. Washington	C. C. Kimbrough.
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▲Tuscaloosa*†. Tuscaloosa	FOSTER & OLIVER.
▲Tuscumbia*†.....Colbert	Isaac Orme.
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▲UnionSprings*†.Bullock	L. M. MOSELEY.
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▲Vernon*.....Lamar	Nesmith & Nesmith.
Vinemont .....Cullman	See Cullman.
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▲Wetumpka*†.....Elmore	W. P. Gaddis.

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Nome	James Keffer.
▲Sitka*●	BURTON E. BENNETT.
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▲Nogales*†.....Santa Cruz	E. Williams.
¶▲Phoenix*†.....Maricopa	L. H. CHALMERS.
▲Prescott*† .....Yavapai	E. M. SANFORD.
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▲Solomonsville*†..Graham	Chas. L. Rawlins.
▲St. Johns*.....Apache	Walter G. Scott.
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Williams*†..... Coconino	See Flagstaff.
▲Yuma*†..... Yuma	See Phoenix.

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▲Benton*†..... Saline	J. W. Westbrook.
▲Bentonville*†.... Benton	J. A. Rice.
▲Berryville*..... Carroll	Fancher & Fancher.
Blackrock*†...Lawrence	Z. M. Cypert.
Booneville*..... Logan	Ferguson & Barlow.
Brinkley*†..... Monroe	C. F. Greenlee.
▲Camden*†..... Ouachita	SMEAD & POWELL.
▲Centerpoint*.....Howard	W. D. Lee.
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▲Evening Shade*..... Sharp	Davidson & Meeks.
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Fordyce*†..... Dallas	R. C. Fuller.
▲Forrest City*†St. Francis	NORTON & PREWETT.
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▲Jonesboro*†.. Craighead	EDWARD H. MATHES.
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▲Lake City*.... Craighead	T. H. CARAWAY.
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▲Piggott*†..... Clay	L. Hunter.
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▲Bridgeport*..... Mono	J. E. Goodall.
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Campbell*†..Santa Clara	See San Jose.
Cayucos*†....San Luis Ob.	See San Luis Obispo.
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Chico*†..... Butte	F. C. LUSK.
Cloverdale*†.... Sonoma	H. H. McKoon.
Colton*†.San Bernardino	Thomas D. Hamilton
▲Colusa*†..... Colusa.	U. W. BROWN.
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▲Crescent City*•.Del Norte	Childs & Hart.
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Fallbrook*†... San Diego	See San Diego.
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Foresthill*†..... Placer	See Auburn.
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Lompoc*•.Santa Barbara	Fox & Sheridan.
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▲Los Angeles*†.Los Ang's	CHAS. L. BATCHELLER. Reference: First National Bank.
" ..... "	FLINT & BARKER, Attorney for Los Angeles National Bank.
" ..... "	LEON F. MOSS. Reference: First National Bank.
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▲Madera*†..... Madera	Francis A. Fee.
▲Mariposa*†.... Mariposa	J. W. Congdon.
▲Marklesville*..... Alpine	See Placerville.

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▲Modesto*•†....Stanislaus	NEEDHAM & DENNETT.
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Monterey*•†.....Monterey	S. F. Gell.
▲Napa*•†.....Napa	JOHN T. YORK.
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▲Nevada City*•†....Nevada	T. FORD.
North Ontario*•†SanBern	See Ontario.
North San Juan*•†Nevada	See Nevada City.
Oakdale*•†..... Stanislaus	See Modesto.
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Oceanside*•†...San Diego	See San Diego.
Ontario*•†San Bernardino	E. H. Joliffe.
Orange*•†.....Orange	See Santa Ana.
Orland*•†.....Glenn	See Willows.
▲Oroville*•†.....Butte	John Gale.
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▲Placerville*•†..El Dorado	Irwin & Irwin.
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▲Quincy*•†.....Plumas	Goodwin & Webb.
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▲Redbluff*•†.....Tehama	JOHNSON & CHASE.
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▲Redwood City*•†S'nM'teo	George C. Ross.
▲Riverside*•†....Riverside	P. S. CASTLEMAN.
¶▲Sacramento*•†..Sacra'o	L. T. HATFIELD.
▲Salinas*•†.....Monterey	DAUGHERTY & LACEY.
▲San Andreas*•†.Calaveras	F. J. Solinsky.
▲San Bernardino*•†San B'o	OTIS & GREGG.
▲San Diego*•†...San Diego	OSCAR A. TRIPPET. Attorney for First National Bank.
▲San Francisco*•†...San F.	CHICKERING & GREGORY, 222 Sansome St. Attorneys for California Fruit Growers Assn., and Hawaiian Com'l & Sugar Co.
" ..... "	CORBET & GOODWIN, 331 Pine St. References: E. H. Rollins & Sons, Boston and San Francisco, and First National Bank, San Francisco.
" ..... "	EDWARD B. YOUNG, 14 Sansome St. Attorney for Germania Trust Co. and Swiss-American Bank.
" ..... "	H. C. SCHAERTZER, 530 California St. Practices in the State and Federal Courts. Refers to local State and Federal Judiciary.
" ..... "	ALFRED H. YORDI. Safe Deposit Building. General practice. Correspondence solicted. References: Mutual Savings Bank, Italian-American Bank.
San Jacinto*•†. Riverside	T. T. Porteous.
▲San Jose*•†...Santa Clara	C. L. WITTEN. General law practice. Refers to banks and business houses.
San Leandro*•†..Alameda	John Black.
▲San Luis Obispo*•†S.L.Ob	VENABLE & GOODCHILD.
San Mateo*•† ..San Mateo	C. N. Kirkbride.
San Miguel*•†..S. Luis Ob	G. & A. Webster.
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▲San Rafael*•†.....Marin	HEPBURN WILKINS.
▲Santa Ana*•†.....Orange	E. E. Keech.
▲Santa Barbara*•†S'nta B'a	HENLEY C. BOOTH.
Santa Clara*•† Santa Clara	D. Henderson.
▲Santa Cruz*•† Santa Cruz	LINDSAY & NETHERTON.
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Santa Monica*•†Los Ang's	Tanner & Taft.
Santa Paula*•†....Ventura	See Ventura.
▲Santa Rosa*•†.....Sonoma	J. R. LEPPO.
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Sonoma*•†.....Sonoma	R. R. Poppe.
▲Sonora*•†.....Tuolumne	F. W. STREET.
So. Riverside*..Riverside	See Corona.
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▲Stockton*•†..San Joaquin	JOSHUA B. WEBSTER.
Suisun City*•†.....Solano	George A. Lamont.
▲Susanville*•† .....Lassen	Goodwin & Goodwin.
Sutter Creek*•† .Amador	See Jackson.
Tehachapi*•†..... Kern	See Bakersfield.
Templeton*•†..S. Luis Ob.	See Paso Robles.
Tomales*•† .....Marin	Fred Woodworth.
Truckee*•† .....Nevada	C. F. McGlashan.
Tulare*•† .....Tulare	DAVIS & ALLEN.
Tustin*•† .....Orange	See Santa Ana.
▲Ukiah*•† .....Mendocino	J. A. Cooper.
Vacaville*•†..... Solano	R. Barcar.
Vallejo*•†.....Solano	L. G. HARRIER.
Valleyford*•†.....Sonoma	See Santa Rosa.
▲Ventura*•† ..... Ventura	THOMAS O. TOLAND.
▲Visalia*•† .....Tulare	MILLER & HANNAH.
Watsonville*•† Santa Cruz	Holbrook & Maher.
▲Weaverville*•† .....Trinity	James W. Bartlett.
Wheatland*•† .....Yuba	E. T. Manwell.
Whittier*•† ..Los Angeles	WM. M. HIATT.
Williams*•† .....Colusa	See Colusa.
▲Willow*•† .....Glenn	Frank Moody.
Winters*•† ..... Yolo	Philip Bruton.
▲Woodland*•† .....Yolo	ARTHUR C. HUSTON.
▲Yreka*•† .....Siskiyou	Gillis & Tapscott.
▲Yuba City*•†.....Sutter	M. E. Sanborn.

COLORADO.

Town and County.	Name.
▲Akron*•†.... Washington	August Muntzing.
Alamosa*•† ..... Conejos	W. E. Cox.
Alma*•† ..... Park	See Fairplay.
Amethyst*•† ..... Mineral	Albert L. Moses.
▲Aspen*•†..... Pitkin	R. G. WITHERS.
Berthoud*•† .....Larimer	See Fort Collins.
▲Boulder*•†..... Boulder	S. S. DOWNER.
▲Breckenridge*•†. Summit	J. W. Swisher.
Brighton*•† .....Arapahoe	W. G. Lovelace.
Brush*•†.....Morgan	See Fort Morgan.
▲Buena Vista*•†.....Chaffee	G. K. HARTENSTEIN.
▲Burlington*•†. Kit Carson	See Denver.
▲Canon City*•†...Fremont	WALDO & DAWSON.
Carbondale*•†... Garfield	See Glenwood Springs.
▲Castlerock*•†.... Douglas	A. G. Webster.
▲Central City*•†.....Gilpin	CHASE WITHROW.
▲Cheyenne Wells*•†Chey'ne	C. I. Spere.
▲Colorado Spr'gs*•†ElPaso	J. E. McINTYRE. Corporation and mercantile law.
▲Conejos*•† ..... Conejos	See Alamosa.
▲Cortez*.....Montezuma	C. W. Blackmer.
Craig*..... .....Routt	L. L. Breeze.
▲Creede*•†.....Mineral	A. L. MOSES.
CrestedButte*•†Gunnison	Metzler Bros.
▲Cripplecreek*•†....Teller	TULLY SCOTT.
▲Del Norte*•†..Rio Grande	George P. Wilson.
▲Delta*•† ..... Delta	GEORGE STEPHAN.
¶▲Denver*•† .... Arapahoe	BARTELS & BLOOD, Peoples Bank Bldg. Attorneys for the Colorado National Bank.
" ..... "	BICKSLER, McLEAN & BENNETT, Equitable Bldg. Colorado counsel for American Surety Co. of New York.
" ..... "	THOS. H. HOOD, Equitable Bldg. Refers to First National Bank.
" ..... "	CAESAR A. ROBERTS, Cooper Bldg. Mines and corporations. References: Justices, State Supreme Court.
" ..... "	ROGERS, CUTHBERT & ELLIS, Boston Bldg. Denver attorneys for R. G. Dun & Co.
" ..... "	STUART D. WALLING. Ernest & Cranmer Building. Attorney for Denver National Bank.
" ..... "	WOLCOTT & VAILE. General counsel for the D. & R. G. R.
Dolores*•†... Montezuma	See Cortez.
▲Durango*•† .....La Plata	O. S. Galbreath.
Eaton*•† ..... Weld	See Greeley.
El Dora*.....Boulder	B. W. Coleman.
▲Fairplay*•†..... .....Park	CHARLES A. WILKIN.
Florence*•†.....Fremont	JAMES P. H. CALLAHAN.
▲Fort Collins*•†...Larimer	GEORGE W. BAILEY.
▲Fort Morgan*•†.. Morgan	E. E. Williams.
Fowler*•† ..... Otero	See La Junta.
Garrison†.....Costilla	See Alamosa.
▲Georgetown*•† Cl'r Creek	J. J. WHITE.
Gillett*•† ..... Teller	C. A. Gillete.
▲Glenwood Sp'gs*•†Garf'ld	E. T. TAYLOR.
▲Golden*•†.....Jefferson	W. A. Dier.
Granada*•† .....Prowers	W. O. Merrill.
▲Grand Junction*•†..Mesa	SAMUEL G. McMULLIN.
▲Greeley*•†..... .....Weld	H. N. HAYNES.
▲Gunnison*•†.....Gunnison	DEXTER T. SAPP.
Holly*•† ....Prowers	J. S. McMurtry.
▲Holyoke*•†.....Phillips	J. S. Bennett.
Hooper*•†..... .....Costilla	David M. Cox.
Hotchkiss*•†..... .....Delta	Charles L. Pike.
▲Hugo*•†.....Lincoln	T. J. Edwards.
Idaho Spr'gs*•†Cl'r Creek	A. D. BULLIS.
Idalia.....Arapahoe	M. K. Scott.
▲Julesburg*•†... Sedgwick	E. D. Hamilton.
▲Kiowa*.....Elbert	See Denver.
▲Lajunta*•†..... ..... Otero	W. R. GIBSON.
▲Lake City*•†.....Hinsdale	Brown & Nourse.
▲Lamar*•† .....Prowers	C. C. Goodale.
▲Las Animas*•†.....Bent	A. M. Lambright.
▲Leadville*•† .....Lake	WILLIAM H. NASH.
Littleton*•† .....Arapahoe	See Denver.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Longmont*•† ..... Boulder	H. M. MINOR.
Loveland*•† ..... Larimer	Lyman Porter.
Mancos*•† .... Montezuma	See Cortez.
Manzanola*•† ..... Otero	Horace B. Dye.
▲Meeker* ..... Rio Blanca	J. L. Gray.
Monte Vista*•† Rio Grande	Jesse Stephenson.
▲Montrose*•† .... Montrose	S. S. Sherman.
New Windsor*† ..... Weld	Geo. J. Rowne.
▲Ouray*•† .. .. Ouray	STORY & STORY.
Pitkin*•† ..... Gunnison	See Gunnison
▲Pueblo*•† ..... Pueblo	WILLIAM B. YATES. References: Western National Bank and First National Bank.
▲Redcliff*•† ..... Eagle	A. R. Brown.
▲Rico*•† ..... Dolores	JOHN KNOWLES.
Ridgway*•† ..... Ouray	See Ouray.
Rifle*•† ..... Garfield	See Glenwood Springs.
Rockyford*•†..... Otero	R. S. Beall.
▲Saguache* ..... Saguache	W. E. Cox.
Salida*•† ..... Chaffee	A. R. MILLER.
▲San Luis* ..... Costilla	See Alamosa.
▲Sheridan Lake*•† .. Kiowa	J. S. Booher.
▲Silvercliff*† ..... Custer	John T. McNeeley.
▲Silverton*•† .... San Juan	EDGAR BUCHANAN.
▲Springfield*† ..... Baca	See Trinidad.
Steamboat Spr.* .... Routt	J. R. Harding.
▲Sterling*•† ..... Logan	SMITH A. BURKE.
Stockyards ..... Arapahoe	F. C. Goudy.
▲Sulphur Springs* .. Grand	J. N. Pettingill.
▲Telluride*•† ... San Miguel	L. C. KINIKIN.
▲Trinidad*•† .. Las Animas	A. C. MOCHESNEY.
Victor*•† ..... Teller	J. W. HUFF.
▲Walsenburg*•† . Huerfano	P. W. Sweeney.
Westcliffe* ..... Custer	J. G. Schweigert.
Windsor*•† ..... Weld	See Greeley.
Wray*•† ..... Yuma	See Akron.
▲Yuma*•† ..... Yuma	See Akron.

CONNECTICUT.

Town and County.	Name.
Andover*•† ..... Tolland	M. P. Yoemans.
Ansonia*•† ... New Haven	MUNGER & MUNGER.
Berlin*•† ..... Hartford	See New Britain.
Bethel*•† ..... Fairfield	See Danbury.
Bloomfield*•† ... Hartford	See Hartford.
Branford*•† .. New Haven	Harry W. Doolittle.
▲Bridgeport*•† .... Fairfield	HALL & HILL.
Bristol*•† ..... Hartford	See Hartford.
Brookfield*•† .... Fairfield	See Danbury.
Brooklyn*•† ..... Windham	See Danielson.
Bucklandᵉ ..... Hartford	See Hartford.
Canaan*•† ..... Litchfield	J. H. Roraback.
Canton*•† ..... Hartford	See Hartford.
Central Village*•† W'dh'm	See Danielson.
Chester*•† ..... Middlesex	Willcox & Tyler.
Clinton*•† ..... Middlesex	Charles A. Pelton.
Colchester*•† ... New Lon.	E. Day.
Collinsville*•† .... Hartford	Oliver Case.
Cornwall*..... Litchfield	See Litchfield.
Cromwell*•† .... Middlesex	See Middletown.
▲Danbury*•† ..... Fairfield	TWEEDY, SCOTT & WHITLESEY.
Danielson*•† ... Windham	ARTHUR G. BILL.
Deeprivᵉr*•† .... Middlesex	R. W. Tyler.
Derby*•† ..... New Haven	WOOSTER, WILLIAMS & GAGER.
Durham* ..... Middlesex	See Middletown.
East Haddam*† Mid'sex	Julius Attwood.
East Hartford*•† Hartford	See Hartford.
East Lyme*•† New London	See New London.
Elmwood*•† ..... Hartford	See Hartford.
Enfield*•† ..... Hartford	J. W. Thompson.
Essex*•† ..... Middlesex	James Phelps & Sons.
Fairfield*•† ..... Fairfield	Bacon Wakeman.
Falls Village*•† Litchfield	See Salisbury.
Farmington*† .... Hartford	See Hartford.
Glastonbury*•†. Hartford	See Hartford.
Granby*•†. ..... Hartford	See Hartford.
Greenwich*•† .... Fairfield	WALSH & WRIGHT.
Groton*† .... New London	See New London.
Guilford*•† .. New Haven	See New Haven.
▲Haddam*•† .... Middlesex	See Middletown.
¶▲Hartford*•† ... Hartford	HUNGERFORD, HYDE, JOSLYN & GILMAN, 49 Pearl St. Attorneys for Hartford National Bank and R. G. Dun & Co.
" ..... "	SPERRY & McLEAN, Aetna Life Bldg. Attorneys for The Aetna Life Insurance Co., The Aetna National Bank, and the United States Bank.
Hazardville* .... Hartford	See Thompsonville.
Higganum*•† .. Middlesex	G B Carlson.
Jewett City*•† . New Lon.	See Norwich.
Kensington*† ... Hartford	See Hartford.
Lakeville*•† .... Litchfield	See Salisbury.
▲Litchfield*•† .... Litchfield	WOODRUFF & WOODRUFF.
Lyme*•† ..... New London	See New London.
Manchester*•† .. Hartford	See South Manchester.
Meriden*•† ... New Haven	CORNELIUS J. DANAHER.
▲Middletown*•† ... Mid'sex	WARNER, WILLCOX & TYLER
Milford*•† ..... New Haven	George M. Gunn.
Moodus*† ..... Middlesex	See East Haddam.
Mystic*•† ... New London	LEMUEL CLIFT.
Naugatuck*•† New Haven	JOHN M. SWEENEY.
New Britain*•† .. Hartford	B. F. GAFFNEY.
New Canaan*•† .. Fairfield	See Stamford.
New Hartford*•† Litch'fld	F. A. Jewell.
▲New Haven*•† . New Hav.	WATROUS & DAY, 153 Church St. Attorneys for City Bank; general law practice; collections.
" ..... "	WILLIAM A WRIGHT. General law practice and collections. Refers to First National Bank.
▲New London*•† . New Lon.	G. D. STANTON.
Newington*† .... Hartford	See Hartford.
▲New Milford*•† Litchfield	Frank W. Marsh.
Newtown*•† ..... Fairfield	Charles H. Northrop.
Norfolk*•† ..... Litchfield	R. B. Stoeckel
North Haven*•† New Hav.	See New Haven.
North Manchester† . Hart.	See South Manchester.
Norwalk*•† ..... Fairfield	WARNER & GOLDSMITH.
▲Norwich*•† .. New London	J. J. DESMOND Refers to any bank in Norwich.
Orange*•† .... New Haven	See New Haven.
Parkville† ..... Hartford	See Hartford.
Plainfield*•† .... Windham	See Putnam.
Plainville*•† .... Hartford	See New Britain.
Portland*•† ... Middlesex	John M. Murdoch.
▲Putnam*•† ..... Windham	EDGAR M. WARNER.
Ridgefield*•† .... Fairfield	See Danbury.
Rockville*•† ..... Tolland	B. H. BILL.
Roxbury*†..... Litchfield	See New Milford.
Salem* ..... New London	See Norwich.
Salisbury*•† .... Litchfield	Warner & Lander.
Saybrooke*•† . Middlesex	See Deep River.
Seymour*•† .. New Haven	Clifford J. Atwater.
Sharon*† ..... Litchfield	See Litchfield.
Shelton*•† ..... Fairfield	E. L. Staples.
Simsbury*•†..... Hartford	See Hartford.
Southington*•† . Hartford	Marcus H. Holcomb.
So. Manchester*•† .. Hart.	Charles R. Hathaway.
So Norwalk*•† .. Fairfield	See Norwalk.
Southport*•† .... Fairfield	John H. Perry.
South Windsor*• Hartford	See Hartford.
Stafford Spr.*•† .. Tolland	J. H. Reed.
Stamford*•† ..... Fairfield	HART & KEELER.
Stonington*•†.. New Lon.	H. A. Hull.
Stratford*•† ..... Fairfield	Charles H. Peck.
Suffield*•† ..... Hartford	Hugh M. Alcorn.
Thomaston*•†.. Litchfield	F. W Etheridge.
Thompson*•† .. Windham	Charles E. Searles.
Thompsonville*•†... Hart.	C. H. BRISCOE.
▲Tolland*† ..... Tolland	Edwin S. Agard.
Torrington*•†.. Litchfield	B. E. Higgins.
Unionville*•† .... Hartford	George E. Taft.
Vernon*•† ..... Tolland	See Rockville.
Wallingford*•† New Hav.	Leverett M. Hubbard.
▲Waterbury*•† New Haven	BRONSON & MINOR.
Watertown*•.... Litchfield	Charles G. Root.
West Cornwall*•†.. Litch.	L. J. Nickerson.
Westhaven*•†.. New Hav.	See New Haven.
Westport* ..... Fairfield	See Bridgeport.
West Winsted*†.. Litchf'd	See Winsted.
Wethersfield*•† . Hartford	See Hartford.
▲Willimantic*•† . Windham	GEORGE W. MELONY.
Winchester* .... Litchfield	See Winsted.
▲Windham*• .... Windham	See Willimantic.
Windsor*•† ..... Hartford	See Hartford.
Windsor Locks*•† .. Hart.	J. Warren Johnson.
▲Winsted*•† ..... Litchfield	WILBUR G. MANCHESTER.
Woodbury*† .... Litchfield	Huntington & Warner.
Woodstock* .... Windham	See Putnam.
Yantic*•† .... New London	See Norwich.

DELAWARE.

Town and County.	Name.
Clayton*•† ..... Kent	See Dover.
Delaware City*•† New Cas.	T. B. Heisel.
Delmar*•† ..... Sussex	See Salisbury, Md.
¶▲Dover*•† ..... Kent	ROBERT H. VAN DYKE.
▲Georgetown*•† ..... Sussex	Woodburn Martin.
Harrington*•† ..... Kent	See Dover.
Laurel*•† ..... Sussex	See Georgetown.
Lewes*•† ..... Sussex	Charles W. Whiley, Jr.
Middletown*•† New Castle	Martin B. Burris.
Milford*•†..... Kent	W. F. Causey & Son.
Milton*•..... Sussex	Wm. F. Causey.
Newark*•†..... New Castle	C. B Evans.
New Castle*•† New Castle	JOHN H. RODNEY.
Newport*•†... New Castle	S. T. Townsend, Jr.
Odessa* ..... New Castle	See Wilmington.
Seaford*•† ..... Sussex	See Georgetown.
Smyrna*•† ..... Kent	See Dover
▲Wilmington*•† New Castle	HARRY EMMONS. Refers to any Bank in Wilmington.

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▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

DISTRICT OF COLUMBIA.

Town and County.	Name.
▲Anacostia*†.....D. C.	See Washington.
●Georgetown*†.....D. C.	CHARLES H. CRAGIN.
¶▲Washington*†.....D. C.	BLAIR & THOM, Columbian Blg. Refer to all Banks.
" ..... "	CHAPIN BROWN, 223 Four-and-a-Half St. Attorney at Law; mercantile collections; business before the general land office and pension office a specialty.
" ..... "	KNIGHT BROS., McGill Bldg. Solicitors of U. S. and foreign patents; counselors in patent causes; mechanical and patent law experts.
" ..... "	JOHN B. LARNER, 1335 F St. Attorney for Washington Loan & Trust Co., National Metropolitan Bank, Woodward & Lothrop, and National Bank of the Republic.
" ..... "	JAMES F. MULLALY, Warder Bldg. Reference: Washington Loan & Trust Co.

FLORIDA.

Town and County.	Name.
▲Apalachicola*†.Franklin	H. C. Hicks.
▲Arcadia*†.....De Soto	FORRESTER & BURTON.
Avonpark*.....De Soto	C. D. Knapp.
▲Bartow*†.....Polk	WILSON & WILSON.
▲Blountstown*• .. Calhoun	See Marianna.
▲Bradentown*†. .Manatee	J. J. STEWART.
▲Bristol*• .....Liberty	See Tallahassee.
▲Bronson*†.....Levy	E. A. Pinnell.
▲Brooksville*†. .Hernando	W. S. Jennings.
Cedar Keys*†.....Levy	E. J Lutterloh.
Cocoa*†.....Brevard	See Titusville.
▲Crawfordville*† .Wakulla	See Tallahassee.
▲Dade City*†.....Pasco	J. A. Hendley.
Daytona*†.....Volusia	C. H. Spencer.
▲De Funiak Spgs*†Walt'n	S. K. Gillis.
▲Deland*†.....Volusia	Stewart & Bly.
Eustis*†.....Lake	B. S. Weeks.
▲Fernandina*†.....Nassau	H. J. BAKER.
Fort Meade*†.....Polk	W. S. Athens.
▲Gainesville*†.....Alachua	JACKSON & THOMAS.
▲Greencove Spgs*†..Clay	See Jacksonville.
Interlachen*†.....Putnam	See Palatka.
▲Inverness*†.....Citrus	I. M. Barton.
▲Jacksonville*†.....Duval	COOPER & COOPER. General law practice. Attorneys for the National Bank of Jacksonville.
" ..... "	M. C. JORDAN. Practices in all Courts. Reference: Bank of Jacksonville.
▲Jasper*†.....Hamilton	Johnson & Johnson.
Juno*.....Dade	A. E. Heyser.
▲Key West*†.....Monroe	GEORGE W. ALLEN.
▲Kissimmee*†.....Osceola	See Orlando.
▲Lake City*†.....Columbia	ROBERSON & SMALL.
Lakeland*†.....Polk	P. Tucker.
Leesburg*†.....Lake	Tinnon & McNamee.
▲Live Oak*†.....Suwannee	B. B. Blackwell.
▲Macclenny*†.....Baker	See Jacksonville.
▲Madison*†.....Madison	C. B. ASHLEY.
▲Marianna*†.....Jackson	Carter Wilson & Boone.
▲Mayo*.....Lafayette	George W. Breare.
Melbourne*†.....Brevard	See Titusville.
▲Miami*†.....Dade	ROBBINS & GRAHAM CO.
▲Milton*†.....Santa Rosa	E. Amos.
▲Monticello*†.. Jefferson	D. A. Finlayson.
▲Myers*• .....Lee	See Punta Gorda.
▲Ocala*†.....Marion	W. S. BULLOCK.
Orange City*†.....Volusia	A. M. Bailey.
▲Orlando*†.....Orange	MASSEY & WARLOW.
▲Palatka*†.....Putnam	DAVIS & HILBURN.
Palmbeach*†.....Dade	W. I. Metcalf.
Palmetto*†.....Manatee	See Braidentown.
▲Pensacola*†....Escambia	A. A. FISHER.
▲Perry*.....Taylor	See Madison.
Punta Gorda*†..De Soto	I. H. Trabue.
▲Quincy*†.....Gadsden	P. W. White.
Sanford*†.....Orange	T. E. WILSON.
▲Stanton*•.....Marion	See Ocala.
▲Starke*†.....Bradford	J. T. Wills.
▲St. Augustine*†. St. John	W. W. DEWHURST.
St. Petersb'g*†.Hillsboro	A. Macleod.
▲Sumterville*•.....Sumter	A. C. Clark.
¶▲Tallahassee*†..... Leon	R. W. WILLIAMS.
▲Tampa*†.....Hillsboro	FRANK M. SIMONTON.
Tarpon Spgs*†.Hillsboro	See Tampa.
▲Tavares*†.....Lake	J. F. Brown.
▲Titusville*†.....Brevard	F. J. Webb.
▲Vernon .....Washington	See Marianna.
West Palmbeach*†.Dade	See Palmbeach.
Westville*†.....Holmes	W. T. Bludworth.

GEORGIA.

Town and County.	Name.
▲Abbeville*†.....Wilcox	T. L. Holton.
Acworth*†.....Cobb	J. J. Northcott.
Adairsville*†.....Bartow	See Cartersville.
Adel*†.....Berrien	See Tifton.
▲Albany*†.....Dougherty	D. H. POPE & SON.
▲Alpharetta*.....Milton	J. P. Brooke.
▲Americus*†.....Sumter	ELLIS & ELLIS.
▲Appling*.....Columbia	See Augusta.
Arlington*†.....Calhoun	W. D. Sheffield.
▲Athens*†.....Clarke	STRICKLAND & GREEN.
¶▲Atlanta*†.....Fulton	WILLIAM D. ELLIS, Prudential Bldg. Attorney for the Fourth National Bank; Atlanta Trust & Banking Co.
" ..... "	ROBERT WARE GRASTY, Equitable Bldg. References: Fourth National Bank; Cashier, Maddox Rucker Banking Co., Atlanta.
" ..... "	SLATON & PHILLIPS, 723 Prudential Bldg. Reference: Atlanta and Lowry National Banks.
" ..... "	HOKE SMITH & H.C.PEEPLES. Practice in State and Federal Courts.
▲Augusta*†.....Richmond	C. HENRY COHEN. Refers to all city banks and wholesale trade generally.
" ..... "	P. C. O'GORMAN. Refers to local banks.
▲Bainbridge*†.....Decatur	R. B. RUSSELL.
Barnesville*†.....Pike	W. W. LAMBDIN.
▲Baxley*†.....Appling	J. H. Thomas.
▲Blacksbear*†.....Pierce	R. G. Mitchell, Jr.
▲Blairsville*.....Union	J. A. Butt.
▲Blakely*†.....Early	R. H. Powell & Son.
▲Bluerridge*†.....Fannin	O. R. Dupree.
Boston*†.....Thomas	See Thomasville.
▲Brunswick*†.....Glynn	W. E. KAY.
▲Buchanan*†.... Haralson	See Tallapoosa.
▲Buena Vista*†.....Marion	George P. Monro.
Buford*†.....Gwinnett	J. O. H. Brown.
▲Butler*†.....Taylor	O. M. Colbert.
▲Calhoun*†.....Gordon	F. A. Cantrell.
▲Camilla*†.....Mitchell	S. S. Bennett.
▲Canton*†.....Cherokee	William A. Teasley.
▲Carnesville*.....Franklin	W. R. Little.
▲Carrollton*†.....Carroll	R. D. Jackson.
▲Cartersville*†.....Bartow	J. H. WIKLE.
▲Cedartown*†.....Polk	J. A. Blance.
Chipley*†.....Harris	See Greenville.
▲Clarkesville*†Habersh'n	J. C. Edwards.
▲Clayton*.....Rabun	R. E. A. Hamby.
▲Cleveland*.....White	I. L. Oakes.
▲Clinton.....Jones	W. E. Lester.
▲Clyde .....Bryan	See Savannah.
Cochran*†.....Pulaski	See Hawkinsville.
▲Colquitt*†.....Miller	C. C. Bush.
▲Columbus*†.. Muscogee	McNELL & LEVY. Attorneys for National Bank of Columbus.
" ..... "	WILLIAM A. WIMBISH. Attorney Third National Bank.
Comer*†.....Madison	See Danielsville.
▲Conyers*†.....Rockdale	John R. Maddox.
Cordele*†.....Dooly	J. G. JONES.
▲Covington*†.....Newton	J. G. Lester.
▲Crawfordville*†. Tal'fe'o	Horace & Carl Holden.
Culloden*†.....Monroe	B. B. McCowen.
▲Cumming*.....Forsyth	H. L. Patterson.
▲Cusseta*†Chattahoochee	C. C. Minter.
▲Cuthbert*†.....Randolph	ROBERT L. MOYE.
▲Dahlonega*.....Lumpkin	Price & Charters.
▲Dallas*†.....Paulding	A. J. Camp.
▲Dalton*†.....Whitfield	R. J. & J. McCAMY.
▲Danielsville*.....Madison	D. W. Meadow.
▲Darien*†.....McIntosh	C. L. Livingston.
Davisboro*†Washington	See Louisville.
▲Dawson*†.....Terrell	JAMES G. PARKS.
▲Dawsonville*.....Dawson	J. M. Bishop.
▲Decatur*†.....DeKalb	See Atlanta.
Demorest*†..Habersham	Crane & McMillan.
▲Douglas*..... Coffee	Quincy & McDonald.
▲Douglasville*†...Douglas	J. H. McLarty.

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Town and County.	Name.
▲Dublin*•† ..... Laurens	P. L. Wade.
▲Eastman*•† ..... Dodge	James P. Highsmith.
▲Eatonton*•† ..... Putnam	W. B. Wingfield.
▲Elberton*•† ..... Elbert	W. D. Tutt.
▲Ellaville*•† ..... Schley	A. J. Walters.
▲Ellijay*•† ..... Gilmer	J. P. Perry.
▲Fairburn*•† ..... Campbell	L. S. Roon.
▲Fayetteville*•† .. Fayette	W. B. Hollingsworth.
Fitzgerald*•† ..... Irwin	L. KENNEDY.
Flovilla*•† ..... Butts	B. P. Bailey.
Flowery Branch*•† .. Hall	See Gainesville.
▲Forsyth*•† ..... Monroe	R. L. Berner.
▲Fort Gaines*•† ..... Clay	W. A. Scott.
Fort Valley*•† .. Houston	H. A. MATHEWS.
▲Franklin* ..... Heard	W. S. Hubbard.
▲Gainesville*•† ..... Hall	DUNLAP & DUNLAP.
▲Georgetown*• .. Quitman	T. L. Guerry.
▲Gibson*•† ..... Glascock	E. B. Rogers.
▲Greensboro*•† .. Greene	J. B. Park, Jr.
▲Greenville*•† Meriwether	H. W. Hill.
▲Griffin*•† ..... Spalding	ROBERT T. DANIEL.
▲Hamilton*•† ..... Harris	B. H. Walton.
Harmony Grove*•† Jack'n	R. L. J. Smith.
▲Hartwell*•† ..... Hart	A. E. McCurry.
▲Hawkinsville*•† .. Pulaski	W. L. & WARREN GRICE.
Hazlehurst*•† ..... Appling	See Hawkinsville.
▲Hiawassee* ..... Towns	J. H. Davis.
▲Hinesville*•† ..... Liberty	S. B. Brewton.
Hogansville*•† ..... Troup	Isaac Jackson.
▲Homer* ..... Banks	See Gainesville.
▲Homerville*•† ..... Clinch	R. G. Dickerson.
▲Irwinton* ..... Wilkinson	J. W. Lindsey.
▲Irwinville* ..... Irwin	T. J. Luke.
▲Isabella* ..... Worth	G. G. WARREN.
▲Jackson*•† ..... Butts	M. P. HALL.
▲Jasper*•† ..... Pickens	J. W. Henley.
▲Jefferson*• ..... Jackson	J. C. Turner.
▲Jesup*•† ..... Wayne	D. M. Clark.
▲Jonesboro*•† ..... Clayton	W. M. Wright.
▲Knoxville*•† ..... Crawford	R. C. Le Sueur.
▲Lafayette*•† ..... Walker	Lumpkin & Shattuck.
▲La Grange*•† ..... Troup	A. H. THOMPSON.
Lavonia*•† ..... Franklin	See Carnesville.
▲Lawrenceville*•†Gwinnett	T. M. & R. W. Peeples.
▲Leesburg*•† ..... Lee	Long & Son.
▲Lexington*•• .. Oglethorpe	Joel Cloud.
▲Lincolnton* ..... Lincoln	J. E. Strother.
▲Louisville*•† ..... Jefferson	Phillips & Phillips.
▲Lumpkin*•† ..... Stewart	J. T. HARRISON.
▲Macon*•† ..... Bibb	WM. B. BIRCH. Refers to any bank or reputable merchant in this city. Specialties: Commercial, corporation, and insurance law, land litigation; collection department organized.
▲Madison*•† ..... Morgan	George & George.
▲Marietta*•† ..... Cobb	CLAY & BLAIR.
Marshallville*•† ... Macon	See Oglethorpe.
Maysville*•† ..... Jackson	A. J. Griffin.
▲McDonough*•† ..... Henry	James F. Wall.
▲McRae*•† ..... Telfair	E. D. Graham.
▲Milledgeville*•† . Baldwin	D. B. SANFORD.
Millen*•† ..... Screven	JAMES P. BRINSON.
Molina*•† ..... Pike	See Zebulon.
▲Monroe*•• ..... Walton	B. S. Walker.
Montezuma*•† ..... Macon	Greer & Felton.
▲Monticello*•† ..... Jasper	J. D. Kilpatrick.
▲Morgan* ..... Calhoun	L. G. Cartledge.
▲Moultrie*•• ..... Colquitt	PEARSALL & SHIPP.
▲Mt. Vernon*•†Montgom'y	Geiger & Peterson.
▲Nashville* ..... Berrien	William D. Bule.
▲Newnan*•† ..... Coweta	R. W. FREEMAN.
▲Newton* ..... Baker	A. S. Johnson.
Ocilla*•† ..... Irwin	See Sylvania.
▲Oglethorpe*•† ..... Macon	Greer & Felton.
Pelham*•† ..... Mitchell	See Camilla.
▲Perry*•† ..... Houston	W. C. Davis.
Poulan*•• ..... Worth	See Albany.
▲Preston*•† ..... Webster	S. R. Stevens.
▲Quitman*•† ..... Brooks	J. G. McCall.
▲Reidsville* ..... Tattnall	E. C. COLLINS.
Reynolds*•† ..... Taylor	W. E. Steed.
Richland*•† ..... Stewart	E. L. Stevens.
▲Ringgold*•† ..... Catoosa	J. H. Anderson.
Rochelle*•† ..... Wilcox	D. B. Nicholson.
▲Rome*•† ..... Floyd	JOHN W. BALE.
Rutledge*•† ..... Morgan	See Madison.
▲Sandersville*•†. Wash'ton	Evans & Evans.
▲Savannah*•† ..... Chatham	G. T. & J. F. CANN. References: Savannah Bank & Trust Co. and The Citizens Bank.
Senoia*•† ..... Coweta	James W. Shell.
Sharon*•† ..... Taliaferro	See Washington.
Shellman*•† ..... Randolph	See Cuthbert.
Social Circle*•† ... Walton	T. Spearman.
▲Sparta*•† ..... Hancock	W. H. Burwell.
▲Springfield* ..... Effingham	J. H. Hodge.
▲Springplace*†..... Murray	C. L. Henry.

Town and County.	Name.
▲Statenville* ..... Echols	See Valdosta.
▲Statesboro*†..... Bullock	Groover & Johnson.
▲St Mary's* ..... Camden	See Brunswick.
▲Summerville*•. Chattooga	J. M. Bellah.
▲Swainsboro*•... Emanuel	H. R. Daniel.
▲Sylvania*•..... Screven	E. K. Overstreet.
Sylvester*†..... Worth	See Albany.
▲Talbotton*†..... Talbot	J. M. Mathews.
Tallapoosa*•†... Haralson	Head & Head.
Tennille*•†.. Washington	John C. Harmon.
▲Thomaston*•†..... Upson	J. A. Cotten.
▲Thomasville*•†... Thomas	J. H. MERRILL. Attorney for Citizens Banking & Trust Co.
▲Thomson*•†..... McDuffie	John T. West.
Tifton*•†..... Berrier	John Murrow.
Toccoa*•† ..... Habersham	GEORGE P. IRWIN.
▲Traders Hill..... Charlton	See Waycross.
▲Trenton*•† ..... Dade	See Chattanooga, Tenn.
Unadilla*•†..... Dooly	J. L. Jones.
▲Valdosta*•†. ..... Lowndes	A. T. WOODWARD.
▲Vienna*•† ..... Dooly	J. H. Woodward & Son.
Villa Rica*•† ..... Carroll	J. M. Moor.
▲Warrenton*•† ..... Warren	James Whitehead.
▲Washington*•†.... Wilkes	COLLEY & SIMS.
▲Watkinsville*•†... Oconee	B. E. Thrasher.
▲Waycross*•† ..... Ware	TOOMER & REYNOLDS.
▲Waynesboro*•† ..... Burke	Lawson & Scales.
West Point*•†..... Troup	R. A. S. Freeman.
Winder*•†..... Jackson	W. H. Quarterman.
▲Wrightsville*•†.. Johnson	A. F. Daley.
▲Zebulon*•†..... Pike	See Barnesville.

IDAHO.

▲Albion*..... Cassia	J. C. Rogers.
▲Blackfoot*•† .... Bingham	F. S. Dietrich.
¶▲Boise*•†..... Ada	J. H. RICHARDS.
▲Caldwell*•† ..... Canyon	John C. Rice.
▲Challis*..... Custer	Milton A. Brown.
Coeur d'Alene*•† . Koot'ai	John B. Goode.
Genesee*•†..... Latah	See Moscow.
Grangeville*..... Idaho	W. N. Scales.
▲Hailey*•†..... Alturas	TEXAS ANGEL.
▲Idaho City*..... Boise	Carl Paine.
Idaho Falls*•† .. Bingham	H. K. Linger.
Juliaetta*•†..... Latah	See Moscow.
Kendrick*•†..... Latah	George W. Coutts.
▲Lewiston*•† ... Nez Perces	FRANK J. YOUNG.
▲Malad City*..... Oneida	GEO. E. GRAY.
Montpelier*•†.. Bear Lake	J. C. Rich.
▲Moscow*•†..... Latah	ORLAND & SMITH.
▲MountainHome*•†Elmore	W. C. Howie.
▲Mt. Idaho*..... Idaho	W. N. Scales.
Murray*..... Shoshone	See Wallace.
Nampa*•†..... Canyon	Frank Estabrook.
▲Paris*†..... Bear Lake	Budge & White.
Payette*•†..... Canyon	Charles B. Coxe.
▲Pocatello*•†..... Bannock	WINTERS & SNEED.
▲Rathdrum*•† ... Kootenai	Edwin McBee.
▲Salmon*..... Lemhi	John H. Padgham.
Salubria*•† ... Washington	O. F. Buse.
▲Shoshone*•†..... Lincoln	Guy C. Barnum.
▲Silver City*..... Owyhee	Richard Cunningham.
▲St. Anthony*•..Fremont	J. E. COCHRAN.
▲Wallace*•†..... Shoshone	C. W. Beale.
Wardner*•†..... Shoshone	J. E. Gyde.
▲Weiser*•†.... Washington	AYERS, VARIAN & RHEA.

ILLINOIS.

Abingdon*•†..... Knox	WILLIAM H. BEAVER.
Adair*•†..... McDonough	See Macomb.
Albany*•†..... Whiteside	D. S. Efner.
▲Albion*•†..... Edwards	J. M. Campbell.
▲Aledo*•† ..... Mercer	McARTHUR & COOKE.
Alexis*•†..... Warren	Thomas R. Squires.
Allerton*•†.... Vermilion	See Danville.
Alpha*•†..... Henry	J. A. Widney.
Altamont*•† .. Effingham	F. M. Schilling.
Alton*•†..... Madison	JOSEPH V. E. MARSH.
Altona*•†..... Knox	L. K. Byers.
Amboy*•†..... Lee	W. E. Ives & Son.
Anchor*•†..... McLean	See Bloomington.
Anna*•† ..... Union	H. F. BUSSEY.
Annawan*•†..... Henry	W. H. Holzinger.
Antioch*•..... Lake	J. W. McDonald.
Apple River*•†Jo Daviess	J. S. Lamont.
Arcola*•†..... Douglas	Barricklow & Cofer.
Arenzville*•†..... Cass	M. McClure.
Argenta*•†..... Macon	See Decatur.
Armington*•†...Tazewell	See Bloomington.
Armstrong*•† . Vermilion	See Potomac.
Arrowsmith*•†... McLean	H. J. Thompson.
Arthur*•†..... Moultrie	M. Watson.
Ashkum*•† ..... Iroquois	P. H. Carey.
Ashland*•† ..... Cass	S. A. Shortt.
Ashley*•†.... Washington	See Nashville.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Ashton*†.....Lee	See Dixon.
Assumption*†..Christian	See Pana.
Astoria*†.....Fulton	O'HEIN, O'HEIN & O'HEIN.
Athens*†.....Menard	See Petersburg.
Atkinson*†.....Henry	See Cambridge.
Atlanta*†.....Logan	F. L. Capps.
Atwood*†.....Platt	See Tuscola.
Auburn*†.....Sangamon	T. J. Nuckolls.
Augusta*†.....Hancock	W. H. Mead.
Aurora*†.....Kane	HOPKINS, DOLPH & SCOTT.
Austin*†.....Cook	See Chicago.
Ava*†.....Jackson	S. W. Treesh.
Avon*†.....Fulton	See Lewistown.
Barrington*†.....Cook	Frank Robertson.
Barry*†.....Pike	W. I. Klein.
Batavia*†.....Kane	H. N. JONES.
Beardstown*†.....Cass	R. R. HEWITT.
Beason*†.....Logan	William B. Curry.
▲Beecher*†.....Will	See Peotone.
▲Belleville*†.....St. Clair	WILLIAM U. HALBERT
Bellflower*†..... McLean	See Farmer City.
Belvidere*†.....Boone	FRED L. HUNT.
Bement*†.....Piatt	W. G. Cloyd.
Benson*†.....Woodford	See Eureka.
▲Benton*†.....Franklin	Hart & Spiller.
Berwick*†.....Warren	See Monmouth.
Bethany*†.....Moultrie	See Sullivan.
Biggsville*†..Henderson	See Oquawka.
Blandinsville*†.McDon'h	F. W. Brooks.
▲Bloomington*†..McLean	KERRICK & BRACKEN.
Blue Island*†.....Cook	BORMAN & McGRATH.
Blue Mound*†.....Macon	P. L. Van Cleve.
Bluffs*†.....Scott	Franklin C. Funk.
Bonegap*†.....Edwards	See Mt. Carmel.
Bowen*†.....Hancock	E. C. PETER.
Braceville*†.....Grundy	E. D. SCOTT.
Bradford*†.....Stark	See Toulon.
Braidwood*†.....Will	WILLIAM MOONEY.
Breese*†.....Clinton	See Carlyle.
Brighton*†.....Macoupin	D. D. Goodell.
Brimfield*†..... Peoria	See Peoria.
Broadlands*†Champaign	See Tuscola.
Brocton*†.....Edgar	J. U. Beck.
Buckley*†..... Iroquois	Mark R. Koplin.
Buda*†.....Bureau	Jesse Emerson.
Buffalo*†..... Sangamon	See Springfield.
Bunker Hill*†.Macoupin	A. S. Cuthbertson.
Bushnell*†..McDonough	T. J. SPARKS.
Byron*†.....Ogle	J. C. Woodburn.
Cabery*†.....Ford	See Kankakee.
▲Cairo*†.....Alexander	MILES F. GILBERT.
" ..... "	REED GREEN.
▲Cambridge*†..... Henry	WILLIAM M. SMITH.
▲Campbell Hill*†.Jackson	See Murphysboro.
Camp Point*†.....Adams	Orrin Dilley.
Canton*†.....Fulton	CHIPPERFIELD, GRANT & CHIPPERFIELD.
Capron*†.....Boone	H. B. Stevenson.
Carbondale*†.....Jackson	ANDREW S. CALDWELL.
▲Carlinville*†.....Macoupin	RINAKER & RINAKER.
▲Carlyle*†.....Clinton	M. P. Murray.
Carlock*†..... McLean	See Bloomington.
▲Carmi*†..... White	JOHN R. JONES.
Carrier's Mills*†...Saline	H. N Finney.
▲Carrollton*†.....Greene	HENRY T. RAINEY.
Carterville*†Williamson	George A. Henshaw.
▲Catlin*†.....Hancock	D. MACK & SON.
Casey*†.....Clark	N. L. SCRANTON.
Cedarville*†..Stephenson	Henry Richard.
Centralia*†.....Marion	S. A. Frazier.
Cerro Gordo*†.....Piatt	See Monticello.
Chadwick*†.....Carroll	W. S. Markley.
Champaign*†Champaign	J. L. RAY.
Chandlerville*†.....Cass	W. K. Mertz.
Chapin*†..... Morgan	See Jacksonville.
▲Charleston*†.....Coles	CHARLES C. LEE.
Chatham*†... Sangamon	See Springfield.
Chatsworth*†Livingston	See Pontiac.
Chebanse*†.....Iroquois	See Kankakee.
Chenoa*†.....McLean	W. L. Miller.
▲Chester*†.....Randolph	H. CLAY HORNER.
Chesterfield*†. Macoupin	See Carlinville.
▲Chicago*†..... Cook	ACKERMAN & LENNARDS, 1119 Ashland Blk., Commercial and general law practice. Refers to Hibernian Banking Association.
" ..... "	JAMES J. BARBOUR, 175 Dearborn St. Commercial, Corporation and Probate law. Refers to Commercial National Bank.
" ..... "	CHARLES E. BARTLEY, 931-938 Unity Bldg. Special facilities for handling mortgage and real estate matters of non-residents. References: First National Bank, Greenebaum Sons, Chicago Title & Trust Co., and Leading Mercantile Agencies.
▲Chicago*†..... Cook (*Continued.*)	E. J. BATTEN, Suite 1019-1020 Ashland Block. General practitioner, real estate law a specialty. Refers to Hibernian Banking Association.
" ..... "	CRATTY, JARVIS & CLEVELAND, 171 La Salle St. Corporation and commercial law. References: Chicago National Bank, Lyon & Healy, and Heath & Milligan Manufacturing Co.
" ..... "	CHARLES DANIELS, 943-947 Marquette Building. Commercial and general law practice. References: S. S. White Dental Manufacturing Co., Browning, King & Co., and Bankers' National Bank, Chicago.
" ..... "	ROBERT C. FERGUS, 615 N. Y. Life Bldg Refers to the National Bank of the Republic.
" ..... "	FERGUSON & GOODNOW, 100 Washington St. Refer to Chicago National Bk. and Chicago Title & Trust Co.
" ..... "	FLOWER, VROMAN & MUSGRAVE, First National Bank Bldg. Attorneys for Fort Dearborn National Bank.
" ..... "	AZEL F. HATCH, 100 Washington Street. Attorney for The Equitable Trust Co
" ..... "	McCORDIC & SHERIFF, 175 Dearborn St. Attorneys for Commercial National Bank.
" ..... "	WILLIAM NUNN, Tacoma Bldg. Commercial law and collections. Refers to Merchants Loan & Trust Co.
" ..... "	PECKHAM, BROWN & PACKARD, First National Bank Bldg. Attorneys for First Nat. Bk.
" ..... "	POPPENHUSEN & McNAB, Chamber of Commerce Building. Commercial, corporation, and real estate law. Refer to Commercial National Bank.
" ..... "	RITSHER, MONTGOMERY & HART, Chicago National Bank Bldg. Attorneys for Chicago National Bank and The Equitable Trust Co.
" ..... "	ROSENTHAL, KURZ & HIRSCHL, Suite 914 to 930 Unity Bldg. Attorneys for Hibbard, Spencer, Bartlett & Co., Hibernian Banking Co, and Chicago Title & Trust Co
" ..... "	SHERMAN & BURTT, 70 La Salle St. Attorneys for Western State Bank.
" ..... "	TENNEY, McCONNELL, COFFEEN & HARDING, 205 La Salle St. Attorneys for Union National Bank.
" ..... "	A. G. WATERMAN, 160 Washington St. Refers to American Trust & Savings Bank.
Chicago Heights*†.Cook	See Chicago.
Chillicothe*†.....Peoria	H. C. Pettett.
Chrisman*†.....Edgar	See Paris.
Cisco*†..... ....Piatt	See Monticello.
Cissna Park*†..Iroquois	Isaac Miller Hamilton.
Clay City*†.....Clay	F. M. Chaffin.
Clayton*†.....Adams	J. L. Staker.
Clifton*†.....Iroquois	See Onarga.
▲Clinton*†.....DeWitt	JOHN FULLER.
Coal City*†..... Grundy	E. D. Scott.
Cobden*†..... Union	See Jonesboro.
Coffeen*†..Montgomery	See Hillsboro.
Colchester*†McDonough	T. J. Richards.
Coleta*.....Whiteside	See Morrison.
Colfax*†.....McLean	James P. Grove.
Collinsville*†...Madison	BURROUGHS BROS.
Collison*†.....Vermilion	See Danville.
Compton*†.....Lee	See Paw Paw.
Cooksville*†.....McLean	John A. Sterling.
Cornell*†.....Livingston	See Pontiac.
Coulterville*†..Randolph	A. Rassell.
Cowden*†.....Shelby	C. R. Torrence.
Creal Sp'gs*†Williamson	George B. White.
Crescent City*†Iroquois	See Watseka.
Creston*†.....Ogle	See Rochelle.
Cropsey*†..... McLean	See Peoria.
Crossville*†..... White	See Carmi.
Cuba*†.....Fulton	See Canton.
Cullom*†.....Livingston	L. E. Swope.
Dallas City*†...Hancock	J. H. Ranck.
Dalton City*†...Moultrie	J. N. Loving.
Danforth*†.....Iroquois	See Watseka.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Danvers*† ..... McLean	See Bloomington.
▲Danville*† ..... Vermilion	TILTON & CUNDIFF.
Davis*† ..... Stephenson	W. Ende.
▲Decatur*† ..... Macon	OUTTEN & ROBY.
Deer Creek*† ..... Tazewell	See Tekin.
DeKalb*† ..... DeKalb	A. G. KENNEDY.
DeLand*† ..... Piatt	See Monticello.
Delavan*† ..... Tazewell	J. O. Jones.
Des Plaines*† ..... Cook	See Chicago.
Divernon*† .. Sangamon	See Springfield.
▲Dixon*† ..... Lee	R. S. FARRAND.
Dongola*† ..... Union	See Jonesboro.
Donovan*† ..... Iroquois	See Watseka.
Downer's Grove*† . DuP.	M. Slusser.
Dundee*† ..... Kane	W. G. Sutlin.
Dunlap*† ..... Peoria	See Peoria.
DuQuoin*† ..... Perry	R. W. S. WHEATLEY.
Durand*† ..... Winnebago	See Rockford.
Dwight*† ..... Livingston	ROMBERGER & SMITH.
Earlville*† ..... Lasalle	See Ottawa.
East Dubuque*† . Jo Dav.	See Galena.
East Lynn*† .. Vermilion	See Danville.
Easton*† ..... Mason	See Havana.
East St. Louis*† . St. Clair	B. H. CANBY.
Edelstein*† ..... Peoria	See Peoria.
Edinburg*† ..... Christian	C. A. Prater.
▲Edwardsville*† . Madison	HADLEY & BURTON.
▲Effingham*† .. Effingham	S. F. GILMORE.
Elburn*† ..... Kane	W. R. S. Hunter.
Eldorado*† ..... Saline	J. C. Burnett.
Elgin*† ..... Kane	HOPSON & HOLLEMBEAK.
Elizabeth*† .... Jo Daviess	J. C. McKenzie.
▲Elizabethtown*• .. Hardin	John C. Oxford.
Elkhart*† ..... Logan	See Lincoln.
Elliott*† ..... Ford	See Paxton.
Ellisville*† ..... Fulton	See Canton.
Ellsworth*† ..... McLean	See Bloomington.
Elmhurst*† ..... DuPage	George Sawin.
Elmwood*† ..... Peoria	M. R. Sturtevant.
El Paso*† ..... Woodford	J. I. KERR.
Emden*† ..... Logan	See Lincoln.
Enfield*† ..... White	John N. Wilson.
Englewood*† ..... Cook	See Chicago.
Equality*† ..... Gallatin	C. W. Wiedeman.
Erie*† ..... Whiteside	William H. Allen.
Essex*† ..... Kankakee	A. Gregson.
▲Eureka*† ..... Woodford	W. H. FOSTER.
Evanston*† ..... Cook	See Chicago.
Evansville*† .. Randolph	William M. Schuwerk.
Fairbury*† ... Livingston	CARRITHERS & AGARD.
▲Fairfield*† ..... Wayne	CREIGHTON & THOMAS.
Fairland*† ..... Douglas	See Tuscola.
Fairmount*† .. Vermilion	See Danville.
Fairview*† ..... Fulton	James Ten Eyck.
Farina*† ..... Fayette	A. T. Brasel.
Farmer City*† ... DeWitt	HERRICK & HERRICK.
Farmersville*† .. Montg'y	See Springfield.
Farmington*† .... Fulton	A. A. Luckey.
Fillmore*† . Montgomery	See Hillsboro.
Findlay*† ..... Shelby	C. W. Fall.
Fisher*† ..... Champaign	H. S. Kelley.
Fithian*† ..... Vermilion	See Danville.
Flanagan*† .. Livingston	C. C. Studley.
Flora*† ..... Clay	Hoff & Hoff.
Foosland*† .. Champaign	George A. De Long.
Forest City*† ..... Mason	See Havana.
Forrest*† ..... Livingston	See Pontiac.
Forreston*† ..... Ogle	Frank Wertz.
Frankfort Station*† Will	D. S. Stephen.
Franklin*† ..... Morgan	See Jacksonville.
Franklin Grove*† .... Lee	See Dixon.
▲Freeport*† ... Stephenson	H. C. HYDE.
Fulton*† ..... Whiteside	C. C. McMahon.
Galatia*† ..... Saline	A. E. Somers.
▲Galena*† ..... Jo Daviess	J. G. O'NEILL. Collections promptly attended to.
▲Galesburg*† ..... Knox	SHUMWAY & RICE, Attorneys for Galesburg National Bank and Farmers and Mechanics Bank.
Galva*† ..... Henry	N. F. ANDERSON.
Gardner*† ..... Grundy	See Morris.
Genesco*† ..... Henry	GEORGE W. SHAW.
▲Geneva*† ..... Kane	W. J. BROWN.
Genoa*† ..... De Kalb	A. S. Hollembeak.
Georgetown*† Vermilion	See Danville.
Gibson City*† ..... Ford	LESLIE A. CRANSTON.
Gifford*† ..... Champaign	See Fisher.
Gillespie*† ..... Macoupin	See Carlinville.
Gilman*† ..... Iroquois	C. N. Saum.
Girard*† ..... Macoupin	Knotts & Terry.
▲Golconda*• ..... Pope	THOMPSON & MOORE.
Golden*† ..... Adams	See Quincy.
Goodhope*† McDonough	See Macomb.
Grafton*† ..... Jersey	See Jerseyville.
Grandridge*† .... Lasalle	See Ottawa.
Grant Park*• .. Kankakee	E. H. BUCK.
Grayslake*† ..... Lake	See Libertyville.
Grayville*† ..... White	T. G. Parker.
Greenfield*† ..... Greene	BANDY & SULLIVAN.
Greenup*† .. Cumberland	See Toledo.

Town and County.	Name.
Green Valley ..... Tazewell	See Pekin.
Greenview*† ..... Menard	R. L. Walker.
▲Greenville*† ..... Bond	NORTHCOTT, FRITY & HOILES.
Gridley*† ..... McLean	C. M. Coyle.
Griggsville*† ..... Pike	See Pittsfield.
Grove City* ..... Christian	See Edinburg.
Guthrie† ..... Ford	See Gibson City.
Hamilton*† ..... Hancock	J. L. Miller.
Hammond*† ..... Piatt	See Monticello.
Hamphire*† ..... Kane	See Elgin.
Hanover* ..... Jo Daviess	See Galena.
▲Hardin* ..... Calhoun	T. J. Selley.
Harlem ..... Cook	See Oak Park.
▲Harrisburg*† ..... Saline	CHOISSER, WHITLEY & CHOISSER.
Harvard*† ..... McHenry	A. W. Young.
Harvel*† ... Montgomery	See Springfield.
Harvey*† ..... Cook	I. J MOUSER.
▲Havana*† ..... Mason	LYMAN LACEY, JR.
Hebron*† ..... McHenry	See Harvard.
▲Hennepin* ..... Putnam	W. H. CASSON.
Henry*† ..... Marshall	Fred S. Potter.
Herrick*† ..... Shelby	J. D. Burrus.
Herrin* ..... Williamson	See Marion.
Herscher*† .... Kankakee	See Kankakee.
Heyworth*† ..... McLean	See Bloomington.
Highland*† ..... Madison	Timothy Gruaz.
Highland Park*† ... Lake	K. R. Smoot.
▲Hillsboro*† . Montgomery	AMOS MILLER.
Hinckley*† ..... DeKalb	See Aurora.
Hindsboro*† ..... Douglas	See Tuscola.
Holcomb*† ..... Ogle	C. E. Oakes.
Homer*† ..... Champaign	R. C. Wright.
Hoopeston*† .. Vermilion	DYER & WALBRIDGE.
Hopedale*† ..... Tazewell	See Pekin.
Hume*† ..... Edgar	T. J. Coffman.
Huntley*† ..... McHenry	See Woodstock.
Hutsonville*† . Crawford	See Robinson.
Hyde Park*† ..... Cook	See Chicago.
Illiopolis*† .... Sangamon	S. P. Williams.
Ipava*† ..... Fulton	W. A. Babcock.
Irving*† .... Montgomery	See Hillsboro.
Iuka*† ..... Marion	See Salem.
Ivesdale*† .... Champaign	See Monticello.
▲Jacksonville*† .. Morgan	JAS. H. DANSKIN. Refers to the Jacksonville banks.
▲Jerseyville*† ..... Jersey	H. W. Pogue.
▲Joliet*† ..... Will	CHARLES DORRANCE DIBELL. References: The Joliet National Bank, Geo. H. and Edwin S. Munroe.
▲Jonesboro*† ..... Union	Karraker & Lingle.
Joy*† ..... Mercer	See Aledo.
Kane*† ..... Greene	See Carrollton.
▲Kankakee*† ... Kankakee	H. K. & H. H. WHEELER.
Kansas*† ..... Edgar	E. G. Rose.
Keithsburg*† .... Mercer	M. T. Kirkpatrick.
Kenney*† ..... DeWitt	Scroggin & Co.
Kewanee*† ..... Henry	CHAS. K. L. LADD.
Kings*† ..... Ogle	See Rochelle.
Kingston*† ..... DeKalb	See DeKalb.
Kinmundy*† ..... Marion	John F. Donovan.
Kirkland*† ..... DeKalb	See Genoa.
Kirkwood*† ..... Warren	George M. Nixon.
Knoxville*† ..... Knox	E. A. Corbin.
▲Lacon*† ..... Marshall	E. D. RICHMOND.
Ladd*† ..... Bureau	J. W. BLEE.
Lafayette*† ..... Stark	See Toulon.
Lagrange*† ..... Cook	D. B. Lyman
Laharpe*† ..... Hancock	L. S. McCrory.
La Moille*† ..... Bureau	H. A. Stanard.
Lanark*† ..... Carroll	C. W. Middlekauff.
La Rose*† ..... Marshall	R. M. Barnes.
Lasalle*† ..... Lasalle	DUNCAN & DOYLE.
Latham*† ..... Logan	F. A. Gassaway.
▲Lawrenceville*† Lawr'ce	C. J. BORDEN.
Leaf River*† ..... Ogle	George E. Johnson.
Lebanon* ..... St. Clair	H. H. HORNER.
Leland*† ..... Lasalle	A. A. Clapsaddle.
Lemont*† ..... Cook	Frank W. Welch.
Lena*† ..... Stephenson	A. J. Clarity.
Leroy*† ..... McLean	OWEN & OWEN.
▲Lewistown*† ..... Fulton	LUCIEN GRAY.
Lexington*† ..... McLean	A. B. Davidson.
Libertyville*† ..... Lake	Paul MacGuffin.
▲Lincoln*† ..... Logan	OSCAR ALLEN.
Litchfield*† Montgomery	McWILLIAMS & SONS.
Little York*† ..... Warren	See Monmouth.
Loami*† ..... Sangamon	C. I. Staley.
Lockport*† ..... Will	C. B. CHEADLE.
Loda*† ..... Iroquois	Nathan P. Goodell.
London Mills*† ... Fulton	M. T. Robinson.
Longview*† . Champaign	See Champaign.
Lostant*† ..... Lasalle	G. F. Bell.
▲Louisville*• ..... Clay	John R. Bonney.
Lovington*† ..... Moultrie	A. W. Lux.
Ludlow *† ... Champaign	W. C. Smith.
Mackinaw*† .... Tazewell	See Pekin.
▲Macomb*† .. McDonough	NEECE & SON.
Macon*† ..... Macon	See Decatur.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
Mahomet*† .. Champaign	See Champaign.
Makanda*† ..... Jackson	See Murphysboro.
Malta*† ..... DeKalb	D. F. Pease.
Manchester*† ..... Scott	See Bluffs.
Manhattan*† ..... Will	See Joliet.
Manito*† ..... Mason	J. A. McComas.
Mansfield*† ..... Piatt	C. F. Mansfield.
Manteno*† ... Kankakee	Winfield S. Campbell.
Maple Park*† ..... Kane	See Elburn.
Maquon*† ..... Knox	E. L. Swigart.
Marengo*† ..... McHenry	A. B. Coon.
▲Marion*† .... Williamson	George W. Young.
Marissa*† ..... St. Clair	R. S. Hamilton.
Maroa*† ..... Macon	B. F. Shipley.
Marseilles*† ..... Lasalle	See Ottawa.
▲Marshall*† ..... Clark	J. W. GRAHAM.
Martinsville*† ..... Clark	H. Gasaway.
Marysville. .... Vermilion	See Potomac.
Mascoutah*† .... St. Clair	George F. Wombacher.
Mason City*† ..... Mason	G. W. ELLSBERRY.
Mattoon*† ..... Coles	CRAIG & KINZEL.
Maywood*† ..... Cook	See Oak Park.
Mazon*† ..... Grundy	See Morris.
McHenry*† .... McHenry	H. C. Mead.
McLean*†. ..... McLean	See Bloomington.
▲McLeansboro*† Hamilt'n	WEBB & McLANE.
Mechanicsburg*† ... Sang'n	See Springfield.
Media*† ..... Henderson	See Stronghurst.
Medora*† ..... Macoupin	J. W. Kitchiller.
Melrose Park*† .... Cook	See Oak Park.
Melvin*† ..... Ford	J. M. Thompson.
Mendon*† ..... Adams	See Quincy.
Mendota*† ..... Lasalle	JOHN F. MADDEN.
Meredosia*†. .... Morgan	See Jacksonville.
Metamora*† .. Woodford	A. R. Rich.
▲Metropolis City*† Massac	COURTNEY & HELM.
Milford*† ..... Iroquois	Frank Harry.
Milledgeville*† .. Carroll	See Mount Carroll.
Millington*† ..... Kendall	See Aurora.
Milton* ..... Pike	N. A. Thornton.
Minier*† ..... Tazewell	See Pekin.
Minonk*† ..... Woodford	THOMAS KENNEDY.
Minooka*† ..... Grundy	L. K. Keogh.
Modesto*† ..... Macoupin	J. M. Allyn.
Moline*† .... Rock Island	McENIRY & McENIRY.
Momence*† ... Kankakee	E. P. HARNEY.
Monica*† ..... Peoria	See Peoria.
▲Monmouth*† ..... Warren	GRIER & STEWART.
▲Monticello*† ..... Piatt	LODGE, HICKS & LODGE.
▲Morris*† ..... Grundy	SANFORD BROS.
▲Morrison*† .... Whiteside	L. T. STOCKING.
Morrisonville*† Christi'n	Fred A. Wagoner.
Morton*† ..... Tazewell	See Pekin.
▲Mound City*† .... Pulaski	L. M. Bradley.
▲Mt. Carmel*† .... Wabash	LEEDS & RAMSEY.
▲Mt. Carroll*† ..... Carroll	D. ALLEMAN.
Mt. Morris*† ..... Ogle	John Weller.
Mt. Olive*† .... Macoupin	Thomas Williamson.
Mt. Pulaski*† .... Logan	FRANK L. TOMLINSON.
▲Mt. Sterling*† ..... Brown	Hubbard & Reid.
▲Mt. Vernon*† .. Jefferson	ALBERT WATSON.
Moweaqua*† ..... Shelby	W. G. Colbert.
Mulberry Grove*... Bond	W. C. SHIELDS.
▲Murphysboro*† . Jackson	G. W. ANDREWS.
Naperville*† .... Du Page	H. H. GOODRICH.
▲Nashville*† . Washington	H. H. Hosmer.
Nat. Stock Yards*†. St. C.	See East St. Louis.
Nauvoo*. ..... Hancock	G. A. RITTER.
Nebo*† ..... Pike	I. J. Dyer.
Neoga*† .... Cumberland	See Toledo.
Neponset*† ..... Bureau	See Kewanee.
Newark*. ..... Kendall	N. P. Barnard, Jr.
New Berlin*† ... Sangamon	W. M. Warren.
New Boston*† .... Mercer	M. Chamberlain.
New Holland*† .... Logan	See Lincoln.
Newman*† ..... Douglas	W. W. Pepper.
▲Newton*† ..... Jasper	GIBSON & JOHNSON.
New Windsor*† .. Mercer	W. H. Gladman.
Niantic*† ..... Macon	See Decatur.
Nokomis*†. Montgomery	D. H. Zepp.
Normal*†. ..... McLean	R. L. Fleming.
Norris City*† ..... White	W. N. Green.
No. Henderson*†. Mercer	See Aledo.
Nunda*† ..... McHenry	L. D. Lowell, Jr.
Oakland*† ..... Coles	J. H. Winkler.
Oak Park*† ..... Cook	J. A. BALDWIN.
Oblong*† ..... Crawford	See Robinson.
Odell*† ..... Livingston	J. D. Pound.
Ogden*† ..... Champaign	Wm. Brennan.
Ohio*† ..... Bureau	H. S. Pomeroy.
Okawville*† Washington	Moehle & Tcharner.
▲Olney*† ..... Richland	R. B. Witcher.
Onarga*† ..... Iroquois	E. W. Morris.
Oneida*† ..... Knox	See Galesburg.
▲Oquawka*† ... Henderson	R. Cooper.
Orangeville*† Stephenson	Hiram Skinner.
▲Oregon*† ..... Ogle	FRANCIS BACON.
Orion*† ..... Henry	M. L. Love.
▲Ottawa*† ..... Lasalle	RECTOR C. HITT. References: Commercial Nat. Bk., Chicago; American Surety Co., N. Y.

Town and County.	Name.
Palatine*† ..... Cook	F. J. Filbert.
Palestine*†.... Crawford	A. L. MacHatton.
Palmyra*† ..... Macoupin	Searcy & Etter.
Pana*† ..... Christian	E. A. HUMPHREYS & SON.
▲Paris*† ..... Edgar	J. W. HOWELL.
Pawnee*● ..... Sangamon	J. R. Kincaid.
Paw Paw*† ..... Lee	C. F. Preston.
▲Paxton*†. ..... Ford	KERR & LINDLEY.
Pearl† ..... Pike	See Milton.
Pearl City*† . Stephenson	H. M. Dodds.
Pecatonica*† Winnebago	C. C. Stevens.
▲Pekin*† ..... Tazewell	WILLIAM A. POTTS.
Penfield*† ... Champaign	See Champaign.
▲Peoria*† ..... Peoria	ELLWOOD, MEEK & LOVETT. References: First National Bank and Central National Bank.
" ..... "	WM. G. McROBERTS, Hamilin Building. Refers to Dime Savings Bank, Merchants National Bank, and Walter Barker, President of Commercial National Bank.
Peotone*† ..... Will	Michael Collins.
Perry*. ..... Pike	G. W. Hinman.
Peru*† ..... Lasalle	F. T. BEERS.
▲Petersburg*† .... Menard	T. W. McNEELY.
Pillo*†. ..... Champaign	See Champaign.
▲Pinckneyville*† ... Perry	W. T. Vaughn.
Piper City*† ..... Ford	See Paxton.
▲Pittsfield*† ..... Pike	EDWARD DOOCY.
Plainfield*† ..... Will	George J. Arbeiter.
Plano*† ..... Kendall	E. W. FAXON.
Pleasant Plains*†. Sang'n	See Springfield.
Plymouth*† .... Hancock	George E. Terry.
Polo*† ..... Ogle	Fred Zick.
▲Pontiac*† ..... Livingston	R. S. McILDUFF.
Poplar Grove*†... Boone	H. D. Blodgett.
Port Byron*● Rock Island	J. W. Simonson.
Potomac*† .... Vermilion	See Danville.
Prairie City*†. McDon'gh	E. A. BOYNTON.
▲Princeton*† ..... Bureau	CAIRO A. TRIMBLE.
Princeville*†. ..... Peoria	See Peoria.
Prophetstown*† Whites'e	H. H. Waite.
Pullman*† ..... Cook	See Chicago.
▲Quincy*†. ..... Adams	HAMILTON & WOODS Refer to First National and Ricker National banks.
Ramsey*† ..... Fayette	See Vandalia.
Rankin*† ..... Vermilion	J. F. Campbell.
Rantoul*†.... Champaign	Thomas J. Roth.
Raritan*. ..... Henderson	See Stronghurst.
Ravenswood*† ..... Cook	Thomas J. Dawson.
Raymond*† Montgomery	W. E. Witt.
Red Bud*†. .... Randolph	Alfred D. Riess.
Reynolds*†.. Rock Island	See Rock Island.
Richmond*† ... McHenry	See Woodstock.
Richview*†. Washington	Geo. T. Hoke.
Ridge Farm*† Vermilion	R. W. Fisk.
Ridgway*† ..... Gallatin	W. S. Phillips.
Roanoke*†.... Woodford	See Eureka.
Roberts*† ..... Ford	See Paxton.
▲Robinson*† .... Crawford	PARKER & CROWLEY.
Rochelle*† ..... Ogle	GEORGE A. O'BRIEN.
▲Rochester*† .. Winnebago	E. H. MARSH.
▲Rock Island*† Rock Isl'd	EDWIN E. PARMENTER.
Rogers Park*†..... Cook	J. J. Barbour.
Roodhouse*†..... Greene	D. J. Sullivan.
Roscoe*† .... Winnebago	See Poplar Grove.
Roseland† ..... Cook	See Chicago.
Roseville*†..... Warren	Leroy S. Scott.
Rossville*†.... Vermilion	W. R. Redden.
▲Rushville*†..... Schuyler	GLASS & BOTTENBERG.
Rutland*† ..... Lasalle	See Ottawa.
Sadorus*†.... Champaign	See Tolono.
▲Salem*† ..... Marion	L. M. KAGY.
Sandoval*† ..... Marion	Charles F. Patterson.
Sandwich*† ..... De Kalb	S. B. STINSON.
San Jose*† ..... Mason	See Lincoln.
Saunemin*† .. Livingston	W. P. Carrithers.
Savanna*† ..... Carroll	See Lanark.
Saybrook*†. ..... McLean	George M. Nelson.
Seaton*† ..... Mercer	See Aledo.
Secor*†..... Woodford	See Eureka.
Seneca*†. ..... Lasalle	C. H. R. Thomas.
Shabbona. ..... DeKalb	See Sycamore.
Shannon*†..... Carroll	See Lanark.
▲Shawneetown*†. Gallatin	CARL ROEDEL.
Sheffield*†..... Bureau	See Buda.
▲Shelbyville*†..... Shelby	WALTER C. HEADEN.
Sheldon*†..... Iroquois	See Watseka.
Sheridan*† ..... Lasalle	See La Salle.
Sherrard*†..... Mercer	See Aledo.
Shipman*†..... Macoupin	J. M. Hampton.
Sidell*†..... Vermilion	L. E. Conner.
Sidney*† ..... Champaign	See Champaign.
Sigel*† ..... Shelby	E. Kunkler.
Smithfield*† ..... Fulton	See Lewistown.
Smithshire*† .... Warren	See Monmouth.
Somonauk*† .... DeKalb	L. B. Olmstead.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. ●Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
Sorento*† ..... Bond	See Greenville.
South Chicago*† ... Cook	See Chicago.
South Evanston*† .. Cook	See Chicago.
Sparta*† ..... Randolph	R. J. Goddard.
Springerton* ..... White	W. G. Brooks.
¶▲Springfield*†Sangamon	E. L. CHAPIN. Refers by permission to Illinois National Bank.
Spring Valley*† .. Bureau	WILLIAM HAWTHORNE.
Stanford*† ..... McLean	See Bloomington.
Staunton*† .... Macoupin	R. E. DORSEY.
St. Anne*† ..... Kankakee	W. G. Brooks.
St. Charles*† ..... Kane	CHARLES A. MILLER.
St. Elmo*† ..... Fayette	See Vandalia.
St. Francisv'le*†Lawre'ce	See Lawrenceville.
St. Joseph*†. Champaign	See Champaign.
Sterling*† .... Whiteside	I. L. WEAVER.
Stewardson*† ..... Shelby	Boggs & McDaniel.
Stillman Valley*† .. Ogle	See Byron.
Stockton*† ... Jo Daviess	W. S. Eaton.
Stone Fort*† ..... Saline	L. E. Barker.
Stonington*† .. Christian	See Taylorville.
Streator*† ..... Lasalle	P. J. LUCEY.
Stronghurst*†Henderson	R. F. Robinson.
Sublette*† ..... Lee	See Paw Paw.
▲Sullivan*† ..... Moultrie	EDEN & MARTIN.
Sumner*† ..... Lawrence	Lewis & Sumner.
▲Sycamore*† ..... DeKalb	CARNES & DUNTON.
Table Grove*† .... Fulton	William S. Hipsley.
Tallula*† ..... Menard	J. J. Baker.
Tamaroa*† ..... Perry	See DuQuoin.
Tampico*† ..... Whiteside	See Morrison.
▲Taylorville*† ... Christian	J. C. McBRIDE.
Thawville*† ..... Iroquois	See Watseka.
Thomasboro*†Champa'n	See Champaign.
Tinley Park*† ..... Cook	See Chicago.
Tiskilwa*† ..... Bureau	See Princeton.
▲Toledo*† .... Cumberland	CHARLES M. CONNOR.
Tolono*† ..... Champaign	W. A. Perkins.
Tonica*† ..... Marshall	See Lacon.
Tonica*† ..... Lasalle	Gunn & Gunn.
▲Toulon*† ..... Stark	Allen P. Miller.
Tremont*† ..... Tazewell	See Pekin.
Trenton*† ..... Clinton	W. S. Louden.
Triumph*† ..... Lasalle	See Mendota.
Troy*† ..... Madison	See Edwardsville.
▲Tuscola*† ..... Douglas	ROY F. HALL.
Union Hill*† .. Kankakee	See Kankakee.
▲Urbana*† .... Champaign	JOHN J. REA.
Utica*† ..... Lasalle	J. B. Cunniff.
▲Vandalia*† ..... Fayette	S. A. PRATER.
Varna*† ..... Marshall	See Lacon.
Vermont*† ..... Fulton	J. C. Phillips.
Verona*† ..... Grundy	J. L. Waterman.
Versailles*† ..... Brown	See Bluffs.
Victoria*..... Knox	See Galesburg.
▲Vienna*† ..... Johnson	Whitnell & Gillespie.
Viola*† ..... Mercer	See Aledo.
Virden*† ..... Macoupin	H. C. Simons.
▲Virginia*† ..... Cass	R. W. MILLS.
Waggoner*†Montgom'ry	George Richardson.
Walnut*† ..... Bureau	M. A. Stiver.
Wapella*† ..... De Witt	See Clinton.
Warren*† ..... Jo Daviess	W. H. Glasgow.
Warrensburg*† ... Macon	See Decatur.
Warsaw*† ..... Hancock	W. N. GROVER.
Washburn*† .. Woodford	George P. Gill.
Washington*† .. Tazewell	John W. Dougherty.
Wataga*† ..... Knox	See Galesburg.
▲Waterloo*† ..... Monroe	JOSEPH W. RICKERT.
Waterman*† ..... De Kalb	See Sycamore.
▲Watseka*† ..... Iroquois	A. F GOODYEAR.
▲Waukegan*† ..... Lake	PERRY L. PERSONS.
Waverly*† ..... Morgan	Hamilton & Etter.
Waynesville*† .... De Witt	See Clinton.
Weldon*† ..... De Witt	See Clinton.
Wellington*† ... Iroquois	See Watseka.
Wenona*† ..... Marshall	J. H. Jackson.
West Brooklyn*† .... Lee	See Paw Paw.
West Chicago*† . Du Page	C. D. Clark.
Westfield*† ..... Clark	J. D. Hemphill.
West Pullman*† .... Cook	See Chicago.
West Salem*† .. Edwards	See Albion.
▲Wheaton*† ..... Du Page	WILLIAM NUNN.
White Hall*† ..... Greene	Mark Meyerstein.
Williamsfield*† .... Knox	See Galesburg.
Williamsville*† Sanga'on	See Springfield.
Wilmington*† ..... Will	Edward Corlett.
▲Winchester*† ..... Scott	JAMES A. WARREN.
Windsor*† ..... Shelby	Amos Walker.
Winnetka*† ..... Cook	Carlton Prouty.
Winslow*† .. Stephenson	See Freeport.
Woodhull*† ..... Henry	W. W. White.
▲Woodstock*† .. McHenry	V. S. LUMLEY.
Wyanet*† ..... Bureau	See Princeton.
Wyoming*† ..... Stark	Frank Thomas.
Xenia*† ..... Clay	W. S. Morgan.
Yates City*† ..... Knox	See Galesburg.
▲Yorkville*† ..... Kendall	H. S. Hudson.

INDIANA.

Town and County.	Name.
Akron*† ..... Fulton	See Rochester.
Albany*† ..... Delaware	O. Dowden.
▲Albion*† ..... Noble	L. W. WRIGLEY.
Alexandria*† ... Madison	SHANNON & RIZER.
Ambia*† ..... Benton	W. Lee Bartlett.
▲Anderson*† .... Madison	WILLIAM S. DIVEN.
▲Angola*† ..... Steuben	BEST, BRATTON & YOTTER.
Arcadia*† ..... Hamilton	Thomas J. Bishop.
Argos*† ..... Marshall	John R. Jones.
Ashley*† ..... Steuben	Thomas Wichwire.
Atlanta* ..... Hamilton	See Cicero.
Attica*† ..... Fountain	ISAAC E. SCHOONOVER.
▲Auburn*† ..... De Kalb	ROBY & HARPER.
Aurora*† ..... Dearborn	DOWNEY & SHUTTS.
Avilla*† ..... Noble	See Kendallville.
Batesville*† ..... Ripley	Cravens & Cravens.
▲Bedford*† ..... Lawrence	BROOKS & BROOKS.
Bern*† ..... Adams	Kelly & Moran.
▲Bloomfield*† .... Greene	CAVINS & HENDERSON.
▲Bloomington*† .. Monroe	HENRY A. LEE.
▲Bluffton*† ..... Wells	TODD & TODD.
▲Boonville*† ..... Warrick	ARMSTRONG & SHAFER.
Boswell*† ..... Benton	A. B. McAdams.
Bourbon*† ..... Marshall	J. D. Chaplin.
▲Brazil*† ..... Clay	RAWLEY & HUTCHISON.
Bremen*† ..... Marshall	S. J. Hayes.
Bristol*† ..... Elkhart	Harvey W. Kautz.
Brook*† ..... Newton	Graves & Graves.
Brookston*† ..... White	See Chalmers.
▲Brookville*† .. Franklin	GEORGE F. O'BYRNE.
▲Brownstown*† .. Jackson	APPLEWHITE & APPLEWHITE.
Butler*† ..... DeKalb	C. J. Coats.
Cambridge City*† Wayne	Lynn E. Kepler.
Camden*† ..... Carroll	P. Ray.
Campbellsb'g*† Wash't'n	See Salem.
▲Cannelton*† ..... Perry	C. A. WEATHERS.
Carlisle*† ..... Sullivan	W. B. Akin.
Carthage*† ..... Rush	See Rushville.
Cayuga*† .... Vermilion	J. H. BROWN.
Chalmers*† ..... White	E. R. Price.
Charlestown*† ..... Clark	W. H. H. Watson.
Chesterton*† ..... Porter	G. R. Williams.
Chrisney*† ..... Spencer	See Rockport.
Churubusco*† ... Whitley	John W. Orndorf.
Cicero*† ..... Hamilton	P. J. Fariss.
Clarks Hill*†Tippecanoe	See Colfax.
Clay City*† ..... Clay	GEORGE W. WILTSE.
Clayton*† .... Hendricks	See Plainfield.
Clinton*† .... Vermilion	J. A. Wittermood.
Colfax*† ..... Clinton	F. M. Goldsberry.
▲Columbia City*† Whitley	ANDREW A. ADAMS.
▲Columbus*† Bartho'mew	C. B. COOPER.
▲Connersville*† .. Fayette	FLORA & BROADDUS.
Converse*† ..... Miami	Fred P. Clark.
Corunna*† ..... DeKalb	See Waterloo.
▲Corydon* ..... Harrison	T. J. Wilson.
▲Covington*† ..... Fountain	CHARLES M. McCABE.
▲Crawfordsville*† M'ntg'y	FINLEY P. MOUNT.
Crothersville*† . Jackson	H. H. Prince.
▲Crown Point*† ..... Lake	J. KOPELKE.
Culver*• ..... Marshall	H. A. Logan.
Cynthiana*† ..... Posey	John B. Smith.
Daleville*† ..... Delaware	J. M. Fenwich.
Dana*† ..... Vermillion	E. B. James.
▲Danville*† ..... Hendricks	HOGATE & CLARK.
Darlington*† Montgom'y	A. N. Cave.
▲Decatur*† ..... Adams	E K. ERWIN.
▲Delphi*† ..... Carroll	SMITH & JULIEN.
Dillsboro*† .... Dearborn	See Aurora.
Dunkirk*† ..... Jay	J. T. Day.
Earl Park*† ..... Benton	Fraser & Isham.
East Chicago*† ..... Lake	J. B. F. SHOWALTER.
Eaton*† ..... Delaware	W. H. Younts.
Edinburg*† ..... Johnson	See Franklin.
Elizabethtown*† Barth'w	J. H. Bradford.
Elkhart*† ..... Elkhart	J H. HALE.
Elletts'ville*† .... Monroe	See Bloomington.
Elwood*† ..... Madison	WARD L. ROACH.
▲English*† ..... Crawford	See Leavenworth.
▲Evansville*† Vand'burgh	GEORGE A. CUNNINGHAM Attorney for First National Bank.
Fairmount*† ..... Grant	Chas. T. Parker.
Farmland*† .... Randolph	David Wasson.
Flora*† ..... Carroll	J. B. SMITH.
Fort Branch*† .... Gibson	Mark L. Harris.
Fortville*† ..... Hancock	John C. Jenkins.
Fort Wayne*† ..... Allen	OWEN N. HEATON, Attorney for Fort Wayne Trust Co.
▲Fowler*† ..... Benton	FRAZER & ISHAM.
Francesville*† .... Pulaski	C. W. Barker.
▲Frankfort*† ..... Clinton	J. C. FARBER.
▲Franklin*† ..... Johnson	MILLER & BARNETT.
Frankton*† ..... Madison	J. O. Barrett.
Fremont*† ..... Steuben	J. G. Yeagley.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Galveston*† .....Cass	B. B. RICHARDS.
Garrett*† .....De Kalb	H. W. MOUNTZ.
Gas City*† .....Grant	Brandenburg & Linn.
Geneva*† .....Adams	William Drew.
Goodland*† .....Newton	J. W. Oswald.
▲Goshen*† .....Elkhart	DAVIS & DAVIS.
Gosport*† .....Owen	E. S. Davis.
▲Greencastle*† ...Putnam	S. A. HAYS.
▲Greenfield*† ...Hancock	MARSH & COOK.
▲Greensburg*† ...Decatur	JOHN W. HOLCOMB.
Greentown*† .....Howard	Cooper & Somerville.
Greenwood*† ...Johnson	J. F. Crawford.
Hagerstown*† .....Wayne	B. F. Mason.
Hamilton*† .....Steuben	See Auburn.
Hammond*† ..... Lake	JOHN A. SWEANY.
▲Hartford City*† Blackf'd	CANTWELL, CANTWELL & SIMMONS
Hebron*† .....Porter	George C. Gregg.
Hillsboro*† .....Fountain	John W. Newlin.
Hobart*† .....Lake	J. H. Conroy.
Hope*† ...Bartholomew	W. N. Aikin.
Huntingburg*† .. Dubois	LEO H. FISHER.
▲Huntington*†. Hunt'gton	SPENCER, BRANYAN & SPENCER.
Idaville*• .....White	See Monticello.
Valndianapolis*† ..Marion	AIKINS & WELLMAN, Lemcke Building. Attorneys for The Central Law Union. Corporation and Commercial Law. Special attention to commercial litigation.
" ..... "	AYRES, JONES & HOLLETT, Rooms 500, 501, and 502 Indiana Trust Building. Refer to Capital Nat'l Bk., Merchants Nat'l Bk., and Indiana Trust Co.
" ..... "	CHAMBERS, PICKENS & MOORES. Lemcke Building. Attorneys for Pennsylvania Railway Lines, Western Union Telegraph Co. Indianapolis Street Railway Co. Refer to Indiana N'a't'l Bank, Capital Nat'l Bank, Fletcher Nat'l Bank, Merchants Nat'l Bank, Indiana Trust Co., Union Trust Co., Marion Trust. Co.
" ..... "	JAMESON & JOSS. Commercial and corporation law; non-resident business a specialty; mortgage foreclosures. Long distance telephone No. 1142. We refer generally to all Banks and Trust Companies in this City. Attorneys for R. G. Dun & Co. and Central Trust Co.
" ..... "	MORRIS & NEWBERGER, Commercial Club Building. Practice in Federal, State, and Supreme Courts. Commercial and Corporation Law. Collection Department.
" ..... "	LUCIUS B. SWIFT, Hubbard Block. Practices in State and Federal Courts. Collections. Corporation Law. Refers to Indiana National Bank and Union Trust Co.
Jamestown*† .....Boone	Wm. Darnell.
▲Jasper*† .....Du Bois	Bretz & McFall.
▲Jeffersonville*† ....Clark	S. S. JOHNSON.
Jonesboro*† .....Grant	Henderson Oliver.
Kendallville*† .....Noble	JAMES GRAVES.
▲Kentland*† .....Newton	Cummings & Darroch.
Kewanna*† .....Fulton	A. D. TONER, JR.
Kingman*† .....Fountain	J. M. Wilkey.
Kirklin*† .....Clinton	George T. Williams.
Knightstown*† ....Henry	C. D. MORGAN.
▲Knox*† .....Starke	PETERS & PETERS.
▲Kokomo*† .....Howard	J. W. COOPER.
Ladoga*† ...Montgomery	M. M. Bachelder.
▲La Fayette*† .. Tip'canoe	WILSON & QUINN. Refer to Perrin National Bank.
La Fontaine*† .. Wabash	See Wabash.
▲Lagrange*† ... Lagrange	R. D. MACHAN.
Lapel*† .....Madison	See Anderson.
▲La Porte*† .....La Porte	FRANK E. OSBORN.
Laurel*† .....Franklin	See Brookville.
▲Lawrenceburg*† Dearb'n	Warren N. Hauck.
Leavenworth*• Crawford	John H. Weathers.
▲Lebanon*† .....Boone	SAMUEL R. ARTMAN.
Lexington*† .....Scott	See Scottsburg.
▲Liberty*† ..... Union	Albert Davis.
Ligonier*† .....Noble	W. H. Wigton.
Lima*† .....Lagrange	See La Grange.
Linden*† ...Montgomery	See Crawfordsville
Linton*† .....Greene	DANIEL W. McINTOSH.
▲Logansport*† .....Cass	GEORGE W. FUNK.
Loogootee*† ..... Martin	Henry Wood.
Lowell*† ..... Lake	S. C. Dwyer.
Lynn*† ..... Randolph	See Winchester.
Macy*† .....Miami	See Peru.
▲Madison*† .....Jefferson	Judge W. T. FRIEDLEY.
Manilla*† .....Rush	George S. Jones.
Marengo*† .....Crawford	See English.
▲Marion*† .....Grant	GEORGE G. WHARTON.
Markle*† .... Huntington	W. S. Smith.
Marshall*† ..... Parke	See Rockville.
▲Martinsville*† ...Morgan	Renner & McNutt.
Matthews* .....Grant	See Hartford City.
Medaryville*† ...Pulaski	See Winamac.
Mentone*† ....Kosciusko	J. F. Johnson.
Michigan City*† .Laporte	J. H. ORR.
Middlebury*† ....Elkhart	M. G. Hoover.
Middletown*† .....Henry	E. L. Elliott.
Milan*† .....Ripley	See Lawrenceburg.
Milford*† .....Kosciusko	T. C. McLaughlin.
Milroy*† .....Rush	See Rushville.
Mishawaka*†. St. Joseph	E. Voll Bingham.
Mitchell*† ...Lawrence	W. H. Edwards.
Monon*† .....White	J. G. YORK.
Monroeville*† .....Allen	E. W. Meeks.
Montezuma*† .. ..Parke	F. L. Canine.
▲Monticello*† .....White	GUTHRIE & BUSHNELL.
Montpelier*† ..Blackford	C. W. Kinnan.
Mooresville*† ....Morgan	Jas. M. Bishop.
Morgantown*† ..Morgan	John V. King.
Morocco*† .....Newton	Davis & Dunlap.
Morristown*† ....Shelby	See Shelbyville.
Mount Vernon*† ..Posey	E. M. SPENCER.
Mulberry*† .....Clinton	W. H. Peter.
▲Muncie*† .....Delaware	GREGORY, SILVERBURG & LOTZ. Attorneys for Delaware County National Bank.
Nappanee*† .....Elkhart	G. M. NETERER.
▲Nashville* ..... .Brown	R. L. Coffey.
▲New Albany*† .....Floyd	KELSO & KELSO.
New Carlisle*† .St. Jos'ph	S. C. Lancaster.
▲New Castle*† .....Henry	DAVID W. KINSEY.
New Harmony*† ....Posey	PERCY WELCH.
New Palestine*† Hancock	N. B. Bradenburgh.
New Paris*† .....Elkhart	A. J. Pickering.
▲Newport*† ...Vermilion	Conley and Whittock.
New Richmond*† M'tg'y	See Crawfordsville.
▲Noblesville*† ..Hamilton	GAVIN & DAVIS.
North Judson*† ..Starke	G. T. Menish.
No. Manchester*† Wh'ab	JAMES W. ARTHUR.
North Salem*† .Hendr'ks	See Danville.
North Vernon*† ..Jen'gs	LINCOLN DIXON.
Oakland City*† ...Gibson	J. M. & S. L. Vandeveer.
Odon*† .....Daviess	H. H. Crooke.
Orleans*† .....Orange	Wright & Lingle.
Osgood*† ....Ripley	R. A. Creignile.
Otterbein*† .....Benton	Bode Lamb.
Owensville*† .....Gibson	A. W. Sprague.
Oxford*† .....Benton	See Fowler.
▲Paoli*† .....Orange	T. B. Buskirk.
Parker*† .....Randolph	Thomas Condon.
Patriot*† .....Switzerland	See Vevay.
Pendleton*† ....Madison	C. E. Goodrich.
Pennville* .....Jay	Joseph H. Sell.
Perryville*† .Vermilion	See Newport.
▲Peru*† .....Miami	NOTT N. ANTRIM.
▲Petersburg*† .....Pike	Posey & Chappell.
Pierceton*† ...Kosciusko	J. H. Taylor.
Pine Village* .....Warren	See Williamsport.
Pittsboro*† ....Hendricks	J. M. Wells.
Plainfield*† ....Hendricks	John Morgan.
▲Plymouth*† .....Marshall	JOHN W. PARKS.
▲Portland*† .....Jay	HEADINGTON & WHITEMAN
Poseyville*† .....Posey	James Kilroy.
▲Princeton*† .....Gibson	MILLER & MILLER.
Redkey*† .....Jay	George N. Edgar.
Remington*† .....Jasper	Ira W. Yeoman.
▲Rensselaer*† .....Jasper	JAMES H. CHAPMAN.
Reynolds*† .....White	See Monticello.
▲Richmond*† .....Wayne	A. M. GARDNER.
Ridgeville*† ....Randolph	N. W. Ferguson.
▲Rising Sun*† .....Ohio	W. W. Williams.
Roachdale*† .....Putnam	See Greencastle.
Roann*† .... Wabash	D. VAN BUSKIRK.
Roanoke*† ..Huntington	See Huntington.
▲Rochester*† .....Fulton	HOLMAN & STEPHENSON.
▲Rockport*† .....Spencer	ZOERCHER & SAVAGE.
▲Rockville*† .....Parke	Elwood Hunt.
Rossville*† .....Clinton	John C. Rogers.
Royal Center*† .....Cass	James M. Fry.
▲Rushville*† .....Rush	HOWARD E. BARRETT.
Russellville*† ...Putnam	J. Burnside.
Russiaville*† ....Howard	James W. Cooper.
▲Salem*† .....Washington	F. N. Hostetter.
▲Scottsburg*† .....Scott	SHEA & STOREN.
Sellersburg*† ..... Clark	See Jeffersonville.
Seymour*† .....Jackson	SHEA & WOOD.
▲Shelbyville*† .....Shelby	DOWNEY & MAJOR.
Sheridan*† .....Hamilton	A. C. PEARSON.
Shipshewana*† Lagrange	J. W. Nusbaum.

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Town and County.	Name.
Shirley*† .....Henry	Thomas J. De Mund.
Shoals*† .....Martin	J. T. Rogers.
Silver Lake*†.Kosciusko	C. W. Shipley.
▲South Bend*†.St. Joseph	GEO. E. CLARKE. Refers to First National Bank.
South Whitley*† Whitley	F. B. Moe.
▲Spencer*†.....Owen	WILLIS HICKAM.
Spiceland*† .....Henry	H. G. Gergin.
St. Joe Station*† DeKalb	See Auburn.
Star City*† .....Pulaski	See Winamac.
Stilesville* ....Hendricks	See Danville.
▲Sullivan*†.....Sullivan	JOHN S. BAYS.
Summitville*† ..Madison	W. S. Beeson.
Swayzee*†.....Grant	Long & Cassell.
Syracuse*† ...Kosciusko	Geo. W. Miles.
Tell City*.....Perry	John T. Patrick.
▲Terre Haute*†.....Vigo	SAMUEL R. HAMILL.
Thorntown*† .....Boone	See Lebanon.
▲Tipton*†.....Tipton	M. T. SHEIL.
Topeka*† .....Lagrange	See Goshen.
Union City*† ..Randolph	BELL & ROSS.
Upland*† .....Grant	See Marion.
▲Valparaiso*†.....Porter	A. D. BARTHOLOMEW.
Veedersburg*†.Fountain	A. Marshall.
▲Vernon*†.....Jennings	T. C. Batchelor.
▲Versailles* .....Ripley	Adam Stockinger.
▲Vevay*†.....Switzerland	Carroll S. Tandy.
▲Vincennes*† . .....Knox	EMISON & MOFFETT.
▲Wabash*† ..... Wabash	OLIVER H. BOGUE.
Wakarusa*† .... Elkhart	S. C. Harrington.
Walkerton*†..St. Joseph	W. A. Dailey.
Wanatah*†..... La Porte	E. J. Bower.
Warren*† ...Huntington	L. L. Simons.
▲Warsaw*† ....Kosciusko	J. D. WIDAMAN.
▲Washington*† .. Daviess	OGDEN & INMAN.
Waterloo*† .... De Kalb	C. M. Phillips.
Waveland*†Montgomery	Acker & Rosebaum.
Waynetown*†M'tgomery	J. S. Zuck.
W.College Corner ..Union	See College Corner, Ohio.
Westfield*† ....Hamilton	J. E. Hodgin.
West Lebanon*†. Warren	John R. Crask.
▲West Shoals* ..... Martin	See Shoals.
Westville*†.....La Porte	Azariah Williams.
Whiting*† .....Lake	F. N. Gavit.
▲Williamsport*†.. Warren	C. V. McAdams.
▲Winamac*† .....Pulaski	GEORGE BURSON.
▲Winchester*†..Randolph	CALDWELL & NICHOLS.
Windfall*†.....Tipton	E. A. Mock.
Wingate*† .Montgomery	See Crawfordsville.
Winslow*† ..... Pike	M. M. Rice.
Wolcott*† .....White	George F. Baker.
Wolcottville*†.Lagrange	Isaac Collins.
Worthington*† ..Greene	W L. RUDE.
Zionsville*† .....Boone	C. H. Beamer.

INDIAN TERRITORY.

Town and County.	Name.
Afton*†CherokeeNation	J. S. Truitt.
Ardmore*† Chick's'wNa.	POTTERF & BOWMAN. Refer to City National Bank.
Atoka*† ChoctawNation	See South McAlester
Bristow..... Creek	See Stroud, Okl. Ter.
Caddo*†....Choctaw Na.	Charles E. McPherson.
Checotah*†.... Creek Na.	See Muscogee.
Chelsea*†..Cherokee Na.	D. G. ELLIOTT.
Chickasha*† Ch'k's'wNa.	R. D. WELBORNE.
Claremore*†Cher'k'e Na.	DAVENPORT & HALL.
Comanche*†Ch'k's'w Na.	See Duncan.
Davis*† ..Chickasaw Na.	H W. Fielding.
Duncan*†.Chickasaw Na.	Wolverton & March.
Durant*†s ..Choctaw Na.	W. H. RITCHEY.
Eufaula*†. Creek Natl .n	E. I. O'Reilly.
Fairland*† Cherokee Na.	See Claremore.
Heidenville*†.Creek Na.	LAKE MOORE.
Lehigh*†...Choctaw Na.	A. T. West.
Madill*... Chickasaw Na.	CHAPMAN BRADFORD.
Marietta*†Chickasaw Na.	B. C. Logsdon.
Marlow*† Chickasaw Na.	W. A. Proctor.
Miami*† .....Peoria Na.	H. H. McCluer.
Minco*†..Chickasaw Na.	R. Bond.
Muscogee*†Creek Nation	T A. SANSON, JR.
Nowata*†. Cherokee Na.	W. A. CHASE.
▲Okmulgee*.Creek Nation	See Muscogee.
Pauls Valley*†C'k's'wNa.	BLANTON & WOLFE.
Purcell*†.Chickasaw Na.	GEORGE M. MILLER.
Rush Springs*†Ch'kasaw	See Marlow.
Ryan*†...Chickasaw Na.	R. E. Morris.
▲S. McAlester*†Ch't'wNa.	J. A. HALE.
Sapulpa*†..... Creek Na.	MARS & STRICKLIN.
▲Tahlequah*.Cherokee Na.	John P. Buster.
▲Tishomingo*.C'kas'w Na.	Treadwell & Lucas.
Tulsa*†....Creek Nation	Poe & Campbell.
Vinita*†...Cherokee Na.	W. H. KORNEGAY.
Wagoner*† Creek Nation	Watts & Watts.
▲Wewoka*†..Seminole Na.	See Holdenville.
Wynnew'd*† C'kas'w Na.	CYRUS G. KEAN.

IOWA:

Town and County.	Name.
Ackley*† .....Hardin	J. S. Roberts.
Adair*† .....Adair	S. B. Gwin.
▲Adel*† ..... Dallas	WHITE & CLARKE.
Afton*† .....Union	H. P. Armitage.
Ainsworth*†Washington	See Washington.
Akron*†.....Plymouth	M. A. Agnes.
▲Albia*†.....Monroe	J. C. MABRY.
Alden*†.....Hardin	Furry Bros.
Alexander*† ....Franklin	See Hampton.
▲Algona*†.....Kossuth	SULLIVAN & McMAHON.
Allerton*† ..... Wayne	D. D. Shirley.
▲Allison*†.....Butler	W. S. Montgomery.
Almoralia*† .....Delaware	See Manchester.
Alta*†† .....BuenaVista	H. F. Schultz.
Altavista*†....Chickasaw	See New Hampton.
Alton*†† .....Sioux	G. W. Pitts.
Altoona*†† .....Polk	See Des Moines.
Alvord*• ..... Lyon	J. D. Stewart.
Ames*†† .....Story	G. A. Underwood.
▲Anamosa*†† .....Jones	C. M. BROWN.
Anita*†.....Cass	Walter E. Haynes.
Anthon*†.....Woodbury	Walling & Olsson.
Aplington*†.....Butler	F. B. Royce.
Arcadia*†.....Carroll	See Carroll.
Archer*† .....O'Brien	See Primghar.
Arion*†.....Crawford	See Charter Oak.
Arlington*†..... Fayette	James Cseney.
Armstrong*†....Emmett	I. M. Pritchard.
Arthur*†.....Ida	See Ida Grove.
Ashton*†† .....Osceola	See Sibley.
Atkins*†† .....Benton	See Vinton.
▲Atlantic*†† ..... Cass	JAMES B. BRUFF.
▲Audubon*†.....Audubon	MYERS & BLUME.
Aurelia*†† .....Cherokee	T. B. Parker, Jr.
Aurora*†.....Buchanan	See Independence.
Avoca*†..Pottawattamie	J. L. Blanchard.
Ayrshire*†.....Palo Alto	See Emmetsburg.
Badger*†† ..... Webster	See Fort Dodge.
Bagley*†† ..... Guthrie	See Guthrie Center.
Bancroft*†† .....Kossuth	P. M. Barslow.
Barnes*†† ..... Mahaska	E. B. Skinner.
Barnum*†.....Webster	See Fort Dodge.
Bartlett*†† ..... Fremont	See Hamburg.
Batavia*†† .....Jefferson	M. B. Sparks.
Battle Creek*†.....Ida	H. L. Hastings.
Baxter*†† .....Jasper	See Newton.
Bayard*†.....Guthrie	M. J. Hallinan.
Beaconsfield*†† .Ringgold	See Mount Ayr.
Beaman*†† .....Grundy	See Grundy Center.
▲Bedford*†† .....Taylor	FLICK & JOHNSTON
Belle Plaine*†.....Benton	T. H. MILNER.
Bellevue*†† .....Jackson	Cole & Cole.
Belmond*†† .....Wright	BRADFORD KNAPP
Bennett*†.....Cedar	William Bierkamp.
Birmingham*† Van Bur'n	W. S. Allen.
Blairsburg*†....Hamilton	See Webster City.
Blairstown*†† .....Benton	P. H. Lynch.
Blanchard*†† .....Page	Frank Hooker.
Blencoe*†.....Monona	See Onawa.
Blockton*†.....Taylor	See Bedford.
▲Bloomfield*†.....Davis	S. S. CARRUTHERS.
Bode*†† .....Humboldt	See Humboldt.
Bonaparte*†..Van Buren	See Keokuk.
Bondurant*†† .....Polk	See Des Moines.
▲Boone*†.....Boone	WHITAKER & DALE
Boyden*†.....Sioux	John Connell.
Braddyville*†† ..... Page	See Clarinda.
Bradgate*†....Humboldt	See Humboldt.
Brayton*†† ..... Audubon	James E. Bruce.
Breda*†.....Carroll	See Carroll.
Bridgewater*†..... Adair	See Greenfield.
Brighton*†..Washington	See Washington.
Bristow*†† .....Butler	See Allison.
Britt*†.....Hancock	John F. Thompson.
Brooklyn*†....Poweshiek	John F. Talbott.
Brush Creek..... Fayette	See Arlington.
Buffalo Cent'r*†Win'b'go	Patterson & Gordon.
▲Burlington*†.Des Moines	SEERLEY & CLARK. Refer M. German-American Savings Bank.
Burt*†.....Kossuth	See Algona.
Bussey*†.....Marion	Theodore West.
Calamus*†..... Clinton	See Clinton.
Callender*†.....Webster	E. O. Fitz.
Calmar*†† .... Winneshiek	J. B. Kaye.
Calumet*†.....O'Brien	See Primghar.
Cambridge*†.....Story	M. M. Keller.
Cantril*†† .....Van Buren	Henry T. Cox.
Carlisle*†† .....Warren	See Indianola.
▲Carroll*†† ..... Carroll	F. M. POWERS.
Carson*†.Pottawattamie	Ira Stitt.
Cascade*†† .....Dubuque	J. C. Kelly.
Cascy*†† .....Guthrie	A. M. Fagan.
Castana*†.....Monona	B. G. Davis.
Cedar Falls*†BlackHawk	V. LYNGBY.

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Town and County.	Name.
Cedar Rapids*† .....Linn	U. C. BLAKE. Attorney for Cedar Rapids Savings Bank. Also refers to Merchants National Bank.
" ..... "	LEWIS P. MAIN. Attorney for Cedar Rapids National Bank.
Center Point*†.....Linn	H. C. Pruitt.
▲Centerville*†.Appanoose	VERMILION & VALENTINE.
Central City*† .....Linn	See Cedar Rapids.
▲Chariton*†.....Lucas	F. M. STUART.
▲Charles City*†.....Floyd	J. W. BROWN.
Charlotte*† .....Clinton	See Lyons.
Charter Oak*†.Crawford	Harding & Harding.
Chattsworth*†.....Sioux	See Hawarden.
Chelsea*†.....Tama	See Toledo.
▲Cherokee*† ....Cherokee	THOMAS McCULLA.
Chester*†.....Howard	See Cresco.
Churdan*†.....Greene	N. F. Bates.
Cincinnati*†..Appanoose	J. C. McDonald & Bro.
Clare*† .....Webster	See Fort Dodge.
Clarence*† .....Cedar	George McLeod.
▲Clarinda*† .....Page	T. E. CLARK.
▲Clarion*† .....Wright	NAGLE & NAGLE.
Clarkesville*† .....Butler	C. G. Burling.
Clearfield*† .....Taylor	J. R. Plummer.
Clear Lake*†Cerro Gordo	D. W. HURN.
Cleghorn*† ....Cherokee	See Sioux City.
Clermont*† .....Fayette	William Larrabee, Jr.
▲Clinton*†.....Clinton	CHASE & SEAMAN. Any bank in Clinton.
Clio*†.....Wayne	See Corydon.
Coggon*† .....Linn	Henry Troy.
Colo*† .....Page	B. V. Draper.
Colesburg* .....Delaware	See Manchester.
Colfax*† .....Jasper	G. M. Tripp.
College Springs* ....Page	J. R. Priest.
Collins*† .....Story	See Rhodes.
Colo*†.....Story	See Nevada.
Columbus Junc.*†Louisa	F. M. MOLSBERRY.
Conrad*† .....Grundy	W. A. Eckles.
Conway*† .....Taylor	A. A. Leachey.
Coon Rapids*†...Carroll	J. W. Lee.
▲Corning*† .....Adams	F. C. OKEY.
Correctionville*†Wo'd'y	Earl Edmunds.
Corwith*†.....Hancock	C. R. Wood.
▲Corydon*†.....Wayne	HART & POSTON.
▲Council Bluffs*†Pottaw'e	JOHN M. GALVIN.
Crawfordsville*†Wash'n	See Washington.
▲Cresco*† .....Howard	REED & REED.
▲Creston*† .....Union	SULLIVAN & SULLIVAN.
Crystallake* ....Hancock	See Garner.
Cumberland*†.....Cass	Curtis, Follett & Curtis.
Cuthver*† .....Palo Alto	See Emmetsburg.
Cushing*† .....Woodbury	See Holstein.
Cylinder*†.....Palo Alto	See Emmetsburg.
▲Dakotah*†. ....Humboldt	A. D. Bicknell.
Dallas Center*† ...Dallas	See Adel.
Dana*† .....Greene	See Jefferson.
Danbury*† ...Woodbury	C. W. Pierson.
Danville*†....Des Moines	See Burlington.
▲Davenport*† .....Scott	WM. HOERSCH. Refers to any Davenport bank, city or county officer, or mercantile house.
Davis City*†.....Decatur	J. H. Kling.
Dayton*†.....Webster	J. H. Lindberg.
Decatur*† .....Decatur	JOHN S. SHIELD.
▲Decorah*† ..Winneshiek	H. F. BARTHELL.
Dedham*†.....Carroll	See Carroll.
Deep River*†.Poweshiek	See Montezuma.
Defiance*† .....Shelby	See Harlan.
Delhi*†.....Delaware	E. C. Perkins.
Delmar*† .....Clinton	See Lyons.
Delta*† .....Keokuk	See Sigourney.
▲Denison*† .....Crawford	J. P. CONNER.
Derby*†.....Lucas	J. A. Penick.
¶▲Des Moines*†.....Polk	BAILY & STIPP. Corporation and insurance law. Commercial collections and bankruptcy practice a specialty. References: Any bank in the city.
" ..... "	WRIGHT, HEWITT & WRIGHT. Attorneys for Chicago, Rock Island & Pacific Ry. Co.
" ..... "	DALE & ALLEN. Bradstreet's local attorneys. References: Central State Bank; Marquardt Savings Bank.
" ..... "	DOWELL & PARRISH. Refer to Iowa Nat'l Bank, People's and Des Moines Sav. Banks.
▲De Soto*† .....Dallas	See Adel.
De Witt*†.....Clinton	R. B. WOLFE.
Dexter*† .....Dallas	E. T. Short.
Diagonal*† .....Ringgold	E. H. Stringham.
Dickens*† .....Clay	T. J. O'Donnell.
Dixon*† .....Scott	See Wheatland.
Dolliver .....Emmet	See Armstrong.

Town and County.	Name.
Donnellson*†.....Lee	See Fort Madison.
Doon*† .....Lyon	John P. Tinley.
Dow City*†....Crawford	See Denison.
Dows*†.....Wright	I. C. Fenninger.
▲Dubuque*† .... Dubuque	LYON & LYON. Refer to any bank or jobber in Dubuque.
Dumont*†.....Butler	See Allison.
Duncombe*†.....Webster	See Ft. Dodge.
Dunkerton*† Blackhawk	See Waterloo.
Dunlap*† .....Harrison	Stanley E. Wilmot.
Durant*†.....Cedar	D. H. Smoke.
Dyersville*†....Dubuque	A. M. UTT.
Dysart*† .....Tama	See Vinton.
Eagle Grove*†...Wright	SYLVESTER FLYNN.
Earlham*† .....Madison	C. B. Johnson.
Earling*† .....Shelby	See Harlan.
Earlville*† .....Delaware	W. I. Millen.
Early*† .....Sac	See Sac City.
East Peru*.....Madison	See St. Charles.
Eddyville*† .....Wapello	W. R. Nelson.
Edgewood*†.....Clayton	L. B. Blanchard.
Elberon*†.....Tama	E. P. Scrable.
Eldon*† .....Wapello	J. E. Varnum.
▲Eldora*† .....Hardin	H. L. HUFF.
Eldridge*† .....Scott	See Davenport.
Elgin*† ..... Fayette	L. J. Paldo.
▲Elkader*† ..... Clayton	W. A. Preston.
Elkport*†.....Clayton	See Elkader.
Elliott*† ....Montgomery	T. W. Craig.
Ellston*† .....Ringgold	See Diagonal.
Ellsworth*● ....Hamilton	See Webster City.
Elma*† .....Howard	H. L. Spaulding.
Emerson*† .....Mills	See Carson.
▲Emmetsburg*† Palo Alto	THOMAS O'CONNOR.
Epworth*† .....Dubuque	See Dubuque.
Essex*† .....Page	John S. Holland.
▲Estherville*† .....Emmet	MYERLY & BEVAN.
Everly*† ..... Clay	M. Fell.
Exira*† .....Audubon	W. R. Copeland.
Fairbank*†....Buchanan	See Independence.
▲Fairfield*† .....Jefferson	ROLLIN J. WILSON.
Farley*† .....Dubuque	See Dyersville.
Farmington*†Van Buren	W. D. McCORMICK.
Farnhamville*† .Calhoun	See Rockwell City.
Farragut*† .... Fremont	See Hamburg.
Fayette*† .....Fayette	T. D. Peterman.
Fenton .....Kossuth	See Algona.
Fertile* ..... Worth	See Northwood.
Floyd*† .....Floyd	See Charles City.
Fonda*† ..... Pocahontas	ARTHUR W. DAVIS.
Fontanelle*† .....Adair	Charles T. Launder.
▲Forest City*†Winnebago	BUTLER & HATCH.
Ft. Atkinson*†Win'esh'k	See Decorah.
▲Fort Dodge*†...Webster	FARRELL & PRICE.
▲Fort Madison*†..... Lee	HERMINGHAUSEN & HERMINGHAUSEN.
Foster*†..... Monroe	See Albia.
Fostoria*●..... Clay	See Spencer.
Fredericksb'g*† Chick'w	See New Hampton.
Fremont*†.....Mahaska	See Oskaloosa.
Galt*† .....Wright	See Clarion.
Galva*† ..... Ida	C. B. Mote.
Garden Grove*●. Decatur	S. H. Amos.
Garner*†..... Hancock	Ramsey & Blackstone.
Garrison*† ..... Benton	See Vinton.
Garwin*†..... Tama	R. P. Fitzgerald.
George*†..... Lyon	L. Vogt.
Germania*†.....Kossuth	E. O. Fitz.
Gilman*†..... Marshall	See Marshalltown.
Gilmore City*†Pocahon's	L. E. England.
Gladbrook*† ..... Tama	G. L. Wilbur.
▲Glenwood*†..... Mills	E. B. WOODRUFF.
Glidden*†..... Carroll	K. W. Marean.
Goldfield*†..... Wright	W. C. Dewel.
Goodell*†..... Hancock	W. O. Butterfield.
Gowrie*†..... Webster	J. Y. STIER.
Graettinger*†...Palo Alto	See Emmetsburg.
Grafton*†..... Worth	See Northwood.
Grand Junction*†Greene	W. W. Turner.
Grand River*†...Decatur	See Leon.
Granville*†..... Sioux	See Orange City.
Gravity*†..... Taylor	Charles Morris.
Gray*●..... Audubon	See Audubon.
Greeley*† ..... Delaware	See Manchester.
Greene*† ..... Butler	E. W. Soesbe.
▲Greenfield*†..... Adair	J. A. STOREY.
Grimes*†..... Polk	See Des Moines.
Grinnell*†.....Poweshiek	HAINES & LYMAN.
Griswold*†..... Cass	Bryant & Bryant.
▲Grundy Center*†Grundy	R. J. WILLIAMSON.
▲Guthrie Center*†Guthrie	JOHN W. FOSTER.
Guttenburg*●..... Clayton	W. C. Lewis.
Halbur*†..... Carroll	See Carroll.
Hamburg*†..... Fremont	Hammond & Stevens.
▲Hampton*†..... Franklin	JOHN M. HEMINGWAY.
Hancock*†Pottaw'tomie	See Avoca.
Hanlontown..... Worth	See Northwood.
Hardy*† ..... Humboldt	See Livermore.
▲Harlan*†..... Shelby	T. R. MOCKLER.
Harper*†..... Keokuk	See Sigourney.
Harris*†..... Osceola	Dean & Belknap.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Hartley*† ..... O'Brien	J. T. CONN.
Hastings*† ..... Mills	See Glenwood.
Havelock*† .. Pocahontas	See Pocahontas.
Hawarden*† ..... Sioux	JOHN B. VAN DYKE.
Hawkeye*† ..... Fayette	Y. E. Dibble.
Hayfield*† ..... Hancock	See Garner.
Hazleton*† ... Buchanan	E. R. Prindle.
Hedrick*† ..... Keokuk	JOHN T. BROOKS.
Henderson*† ..... Mills	See Glenwood.
Holstein*† ..... Ida	R. H. Smith.
Hopkinton*† .. Delaware	See Delhi.
Hornick*† ... Woodbury	See Sioux City.
Hosper*† ..... Sioux	See Orange City.
Hubbard*† ..... Hardin	E. R. Seaton.
Hudson*† ... Black Hawk	See Waterloo.
Hull*† ..... Sioux	See Sheldon.
Humboldt*† .. Humboldt	PROUTY, COYLE & PROUTY.
Humeston*† ..... Wayne	Poston & Aten.
Huntington ..... Emmet	See Armstrong.
▲Ida Grove*† ..... Ida	HOMER S. BRADSHAW.
Imogene*† ..... Fremont	See Hamburg.
▲Independence*† Bucha'n	COOK & LEACH.
▲Indianola*† ..... Warren	O. C. BROWN.
Inwood*† ..... Lyon	See Rock Rapids.
Ionia*† ..... Chickasaw	See New Hampton.
Iowa City*† ..... Johnson	A. E. MAINE.
Iowa Falls*† ..... Hardin	A. M. BRYSON.
Ireton*† ..... Sioux	S. H. Carr.
Irwin*† ..... Shelby	See Harlan.
Jamaica* ..... Guthrie	See Perry.
Janesville*† ..... Bremer	M. B. Dougherty.
▲Jefferson*† ..... Greene	T. A. MUGAN.
Jesup*† ..... Buchanan	James Dalton.
Jewell* ..... Hamilton	J. M. Blake.
Jolley*† ..... Calhoun	See Rockwell City.
Kalona*† .... Washington	W. H. Palmer.
Kanawha ..... Hancock	See Britt.
Kamrar*† ..... Hamilton	See Webster City.
Kellerton*† ..... Ringgold	W. W. Peasley.
Kellogg*† ..... Jasper	E. M. Ives.
Kensett*† ..... Worth	See Northwood.
Kent*† ..... Union	See Creston.
▲Keokuk*† ..... Lee	HAZEN I. SAWYER. Refers to Keokuk Savings Bank.
▲Keosauqua*† .. Van Buren	W. B. COLLINS.
Keota*† ..... Keokuk	See Sigourney.
Keswick*† ..... Keokuk	See Sigourney.
Keystone*† ..... Benton	See Blairstown.
Kingsley*† ..... Plymouth	John M. Wormley.
Kiron* ..... Crawford	See Denison.
Kirkman*† ..... Shelby	See Harlan.
Klemme*† ..... Hancock	See Garner.
Knowlton*† ... Ringgold	See Blockton.
▲Knoxville*† ..... Marion	S. C. JOHNSTON.
Lacona*† ..... Warren	See Indianola.
Ladora*† ..... Iowa	See Marengo.
Lake City*† ..... Calhoun	HUTCHISON & JACOBS.
Lake Mills*† . Winnebago	L. W. Torgeson.
Lake Park*† .. Dickinson	W. S. King.
Lake View*† ..... Sac	See Sac City.
Lamoni*† ..... Decatur	R. P. Olsen.
Lamont*† ..... Buchanan	See Independence.
Lamotte*† ..... Jackson	See Maquoketa.
Lansing* ..... Allamakee	J. H. Trewin.
La Porte City*† Bl'k H'wk	S. T. Mears.
Larchwood*† ..... Lyon	W. T. Ryan.
Larrabee*† ..... Cherokee	A. R. Molyneux.
Latimer*† ..... Franklin	See Hampton.
Laurens*† ... Pocahontas	J. H. ALLEN.
Lawler*† ..... Chickasaw	Wm. H. Parker.
Ledyard*† ..... Kossuth	See Algona.
Leeds*† ..... Woodbury	See Sioux City.
Lehigh*† ..... Webster	G. D. Thompson.
▲Le Mars*† ..... Plymouth	E. T. BEDELL.
Lenox*† ..... Taylor	A. J. Johnson.
▲Leon*† ..... Decatur	HARVEY & PARRISH.
Leroy*† ..... Decatur	See Leon.
Lester* ..... Lyon	J. L. Mitchell.
Letts*† ..... Louisa	P. T. McVay.
Lewis*† ..... Cass	F. J. Macomber.
Lime Spring*† ... Howard	F. M. CLARK.
Linden*† ..... Dallas	See Adel.
Linerville*† ..... Wayne	J. F. Duff.
Linn Grove*† Buena Vista	C. L. Ward.
Lisbon*† ..... Linn	W. M. Whittemore.
Liscomb*† ..... Marshall	See Marshalltown.
Little Rock*† ..... Lyon	See Rock Rapids.
Little Sioux* .... Harrison	L. H. Bassett.
Livermore*† .. Humboldt	F. M. Miles.
▲Logan*† ..... Harrison	L. R. BOLTER & SONS.
Lohrville*† ..... Calhoun	William Towers.
Lone Rock ..... Kossuth	See Algona.
Lone Tree*† ..... Johnson	See Iowa City.
Lorimor*† ..... Union	Wisdom & Shatto.
Lost Nation*† .... Clinton	See Lyons.
Lovilia*† ..... Monroe	See Albia.
Lowden*† ..... Cedar	D. D. McGillivray.
Lucas*† ..... Lucas	J. C. Baker, Jr.
La Verne*† ..... Kossuth	Charles W. Goodwin.
Lynnville*† ..... Jasper	Joseph Arnold.

Town and County.	Name.
Lyons*† ..... Clinton	W. H. CHILDS.
Macedonia*† Pot'w't'mie	J. C. Rayburn.
Madrid*† ..... Boone	J. W. Near.
Magnolia* ..... Harrison	See Logan.
Malcolm*† .... Poweshiek	H. E. Boyd.
Mallard*† ..... Palo Alto	See Emmetsburg.
Malvern*† ..... Mills	D. E. WHITFIELD.
▲Manchester*† .. Delaware	BRONSON & CARR.
Manilla*† ..... Crawford	See Denison.
Manly* ..... Worth	See Northwood.
Manning*† ..... Carroll	DOUGLAS ROGERS.
Manson*† ..... Calhoun	B. B. FOSTER.
Mapleton*† ..... Monona	Chrisman & Chrisman.
▲Maquoketa*† .... Jackson	C. W. FARR.
Marathon*† . Buena Vista	See Storm Lake.
Marble Rock*† ..... Floyd	C. F. Beelar.
Marcus*† ..... Cherokee	B. RADCLIFFE.
▲Marengo*† ..... Iowa	THOMAS STAPLETON.
▲Marion*† ..... Linn	GIFFEN & VORIS.
Marne*† ..... Cass	See Atlantic.
▲Marshalltown*† Marshall	C. H. VAN LAW. Attorney for First National Bank.
Martinsburg*† .. Keokuk	See Sigourney.
▲Mason City*†. Cerro G'do	BLYTHE, MARKLEY & RINARD.
Masonville*† ... Delaware	See Manchester.
Massena*† ..... Cass	Temple & Temple.
Matlock*† ..... Sioux	See Orange City.
Maurice*† ..... Sioux	See Orange City.
Maxwell*† ..... Story	E. H. Addison.
Maynard*• ..... Fayette	See Oelwein.
McCallsburg*† ..... Story	F. B. Noble.
McGregor*† ..... Clayton	A. CHAPIN.
McIntire*† ..... Mitchell	See Riceville.
Mechanicsville*† .. Cedar	See Tipton.
Mediapolis*†. Des Moines	J. H. Scott.
Melbourne*† .... Marshall	See Marshalltown.
Melrose*† ..... Monroe	See Albia.
Menlo*† ..... Guthrie	See Stuart.
Meriden*† ..... Cherokee	See Cherokee.
Merrill*† ..... Plymouth	W. J. Lawrence.
Meservey*† . Cerro Gordo	See Mason City.
Miles*† ..... Jackson	See Sabula.
Milford*† ..... Dickinson	J. L. Bascom.
Miller*† ..... Hancock	See Garner.
Milo*† ..... Warren	G. W. Burgess.
Milton*† ..... Van Buren	See Keosauqua.
Minburn*† ..... Dallas	See Adel.
Minden*† Pottawattamie	John W. Crow.
Mingo*† ..... Jasper	See Newton
Missouri Valley*† Har's'n	C. W. KELLOGG.
Mitchell*† ..... Mitchell	See Osage.
Mitchellville*† ..... Polk	F. W. Swearingen.
Modale*† ..... Harrison	See Missouri Valley.
Mondamin*† .... Harrison	L. C. Brown.
Monona*† ..... Clayton	See Postville.
Monroe*† ..... Jasper	J. Kipp & Son.
▲Montezuma*† Poweshiek	CLARK & CLARK.
Monticello*† ..... Jones	M. W. HERRICK.
Montour*† ..... Tama	C. J. Stevens.
Moorhead* ..... Monona	See Onawa.
Moravia*† ..... Appanoose	A. B. Horn.
Morning Sun*† ... Louisa	Courts & Curran.
Moulton*† ..... Appanoose	J. R. Barkley.
Mount Auburn*† . Benton	See Vinton.
▲Mount Ayr*† .. Ringgold	FULLER & FULLER.
▲Mount Pleasant*† . Henry	PALMER & KOPP.
Mount Union*† ... Henry	See Mount Pleasant.
Mount Vernon*• ..... Linn	Charles W. Kepler.
Moville*† ..... Woodbury	See Kingsley.
Murray*• ..... Clarke	A. B. Miller.
▲Muscatine*† .. Muscatine	JAYNE & HOFFMAN.
Mystic*† ..... Appanoose	K. E. LEIGHTON.
Nashua*† ..... Chickasaw	Springer, Clary & Yarger.
Nemaha ..... Sac	See Odebolt.
Neola*† .. Pottawattamie	J. G. Bardsley.
▲Nevada*† ..... Storey	GEORGE W. DYER.
New Albin*• . Allamakee	See Waukon.
Newell*† .... Buena Vista	I. W. Bane.
Newhall*† ..... Benton	See Blairstown.
▲New Hampton*† Ch'kasa	SPRINGER, CLARY & CONDON.
New Hartford*† .. Butler	See Allison.
New Liberty*• ..... Scott	See Durant.
New London*† ..... Henry	L. W. Chrissinger.
New Market*† ..... Taylor	See Clarinda.
New Providence*. Hardin	See Eldora.
New Sharon*† .. Mahaska	See Oskaloosa.
▲Newton*† ..... Jasper	W. G. CLEMENTS.
New Virginia*† .. Warren	W. J. Davidson.
Nichols*† ..... Muscatine	See West Liberty.
Nodaway*† ..... Adams	See Villisca.
Nora Springs*† ..... Floyd	See Charles City.
North English*† ..... Iowa	J. D. Butler.
▲Northwood*† ..... Worth	M. A. Zollinger.
Norwalk*† ..... Warren	See Indianola.
Norway*† ..... Benton	See Bellefontaine.
Oakland*† Pottawatt'mie	A. B. Johns.
Oakville*† ..... Louisa	See Wapello.
Ocheyedan*† .... Osceola	See Sibley.
Odebolt*† ..... Sac	W. A. Heisell.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Oelwein*† .....Fayette	W. B. INGERSOLL.
Ogden*† .....Boone	E. M. Andrews.
Oldes† .....Henry	See Mt. Pleasant.
Olin*† .....Jones	B. J. Lancamp.
▲Onawa*† .....Monona	CHARLES E. UNDERHILL.
Onslow*† .....Jones	See Anamosa.
▲Orange City*† .....Sioux	G. W. PITTS.
Orient*† .....Adair	See Greenfield.
▲Osage*† .....Mitchell	GALEN F. HUMBERT.
▲Osceola*† .....Clarke	WILLIAM B. TALLMAN.
▲Oskaloosa*† ....Mahaska	W. W. HASKELL.
Ossian*† .....Winneshiek	M. J. Carter.
Oto*† .....Woodbury	Cutting & Willett.
Ottosen† .....Humboldt	See Dakota.
▲Ottumwa*† .....Wapello	McELROY & McELROY, Refer to First and Ottumwa National Banks.
Oxford*† .....Johnson	P. R. Ford.
Oxford Junction*†.Jones	O. J. Felton.
Packwood*† ...Jefferson	See Fairfield.
Panama*† .....Shelby	See Harlan.
Panora*† .....Guthrie	J. W. Morris.
Parkersburg*† .....Butler	Cartright, Arbuckle & Evans.
Parnell*† .....Iowa	See Williamsburg.
Paton*† .....Greene	See Jefferson.
Paullina*† .....O'Brien	David Algyer.
Pella*† .....Marion	P. H. BOUSQUET.
Percival*† .....Fremont	See Hamburg.
Perry*† .....Dallas	CARDELL & GIDDINGS.
Percla*† .....Harrison	See Avoca.
Peterson*† .....Clay	E. W. Fillmore.
Pierson*† .....Woodbury	See Correctionville.
Pilot Mound*† .....Boone	See Boone.
Pioneer† ..... Humboldt	See Gilmore City.
Plainfield*† .....Bremer	See Waverly.
Pleasanton*† ....Decatur	See Leon.
Pleasantville*† ...Marion	See Knoxville.
Plover*† .....Pocahontas	See Rolfe.
Plymouth*† Cerro Gordo	See Mason City.
▲Pocahontas* . Pocahontas	WILLIAM HAZLETT.
Pomeroy*† .....Calhoun	D. M. Kelleher.
Popejoy*† .....Franklin	J. H. Popejoy.
Portsmouth*† ....Shelby	See Harlan.
Postville*† ...Allamakee	William Shepherd.
Prairie City*† .....Jasper	Clements & Arnold.
Prescott*† .....Adams	See Corning.
Preston*† .....Jackson	A. L. Bartholomew.
▲Primghar*† .....O'Brien	O. H. MONTZHEIMER.
Promise City*† .. Wayne	See Corydon.
Pulaski*† ..... Davis	See Bloomfield.
Quimby*† .....Cherokee	See Cherokee.
Radcliffe*† .....Hardin	Frank H. Noble.
Randall*† .....Hamilton	See Webster City.
Randolph*† .....Fremont	See Sidney.
Redding*† ..... Ringgold	J. M. Bellamy.
Redfield*† ..... Dallas	See Adel.
▲Red Oak*† .Montgomery	R. W. BEESON.
Reinbeck*† .....Grundy	S. W. DeWolf.
Remsen*† .....Plymouth	E. S. Lloyd.
Renwick*● ..... Humboldt	See Humboldt.
Rhodes*† .....Marshall	Thomas Watts.
Riceville*† .....Mitchell	B. N. Hendricks.
Richland*† .....Keokuk	P. L. Moorman.
Ridgeway*† Winneshiek	W. H. Klemme.
Ringsted.....Emmet	See Estherville.
Rippey*† .....Greene	See Perry.
Riverside*† Washington	See Washington.
Riverton*† .... Fremont	W. H. Norcutt.
Rockford*† .....Floyd	C. S. Moore.
▲Rock Rapids*† .....Lyon	E. Y. GREENLEAF.
Rock Valley*† .... Sioux	O. G. Reiniger.
Rockwell*† Cerro Gordo	Campbell & Kehoe.
▲Rockwell City*† Calhoun	M. W. FERICK.
Rodman*† .....Palo Alto	See Ruthven.
Rodney*† .....Monona	See Mapleton.
Roland*† ..... Story	See Nevada.
Rolfe*† .....Pocahontas	S. H. Kerr.
Rowan*† ..... Wright	See Clarion.
Rudd*† ..... Floyd	See Charles City.
Russell*† .....Lucas	See Chariton.
Ruthven*● .....Palo Alto	WM. A. O'DONNELL.
Rutland*† .....Humboldt	See Dakotah.
Ryan*† .....Delaware	See Manchester.
Sabula*† .....Jackson	George E. Hilsinger.
Sac City*† .....Sac	MILES W. NEWBY.
Salem*† .....Henry	F. S. Bell.
Salix*† .....Woodbury	See Sioux City.
Sanborn*† .....O'Brien	J. A. WILLCOX.
Schaller*† .....Sac	A. P. SEARLE.
Schleswig .....Crawford	See Denison.
Scranton*† .....Greene	Clark & Cressler.
Sexton*† ..... Kossuth	See Algona.
Seymour*† ..... Wayne	See Corydon.
Shannon City*† ....Union	See Creston.
Sharpsburg* ..... Taylor	See Bedford.
Sheffield*† .....Franklin	C. F. Johnston.
Shelby*† .....Shelby	W. S. Wickersham.
Sheldahl*† ..... Polk	See Des Moines.
Sheldon*† .....O'Brien	A. J. WALSMITH.
Shell Rock*† .....Butler	G. A. McIntyre.

Town and County.	Name.
Shellsburg*† .....Benton	See Vinton.
Shenandoah*† .....Page	CHAS. SMITH KEENAN.
▲Sibley*† .....Osceola	G. W. LISTER.
▲Sidney*† .....Fremont	W. E. Mitchell.
▲Sigourney*† .... Keokuk	BROWN & BROWN.
Silver City*† .....Mills	See Glenwood.
Sioux Center*† .....Sioux	See Orange City.
▲Sioux City*† ..Woodbury	QUICK & CARTER. Attorneys for Webb Bros. Co., Sioux City. Reference: Security National Bank. Notary in office.
Sioux Rapids*†..Buena V.	D. F. JOHNSTON.
Slater*† .....Story	S. O. Wald.
Sloan*† .....Woodbury	W. D. Buckley.
Smithland*† ..Woodbury	See Oto.
Solon*† .....Johnson	See Iowa City.
South English*† .Keokuk	See Sigourney.
▲Spencer*† .....Clay	CORY & BEMIS.
▲Spirit Lake*† ..Dickinson	Cory, Arnold, & Everett.
Springville*● .....Linn	See Marion.
Stacyville*● ..... Mitchell	See Osage.
Stanhope*† ....Hamilton	See Webster City.
Stanley*† .....Buchanan	See Independence.
St. Ansgar*† .... Mitchell	See Osage.
St. Anthony*† ..Marshall	See Marshalltown.
Stanton*† ..Montgomery	See Red Oak.
Stanwood*† .....Cedar	See Tipton.
State Center*† ..Marshall	James Allison.
St. Benedict .....Kossuth	See Algona.
St. Charles*† ....Madison	C. F. Wood & Co.
SteamboatRock*†Hardin	See Eldora.
▲Storm Lake*† ..Buena V.	F. F. FAVILLE.
Story City*† .....Story	Bartlett & Slaughter.
Stratford*† ....Hamilton	See Webster City.
Strawberry Point*†Cl't'n	A. R. Cole.
Struble*† .....Plymouth	See Le Mars.
Stuart*† .....Guthrie	F. O. HINKSON.
Sully*† ..... Jasper	See Newton.
Sumner*† .....Bremer	W. R. McClure.
Superior*† .... Dickinson	See Spirit Lake.
Sutherland*† ..... O'Brien	George F. Colcord.
Swaledale*†Cerro Gordo	See Mason City.
Swan*† .....Marion	E. Stout.
Swea City*† .....Kossuth	J. M. Dye.
Tabor*† ..... Fremont	L. A. Hill.
Tama*† .....Tama	See Toledo.
Templeton*† ..... Carroll	See Carroll.
Terril* .....Dickinson	See Spirit Lake.
Thompson*† ..Winnebago	JOHN A. HYNDMAN.
Thor*† .....Humboldt	See Humboldt.
Thornburg*† .... Keokuk	See Sigourney.
Thornton*† Cerro Gordo	Cliggett & Rule.
Thurman* ..... Fremont	See Sidney.
Tingley*† ..... Ringgold	See Mt. Ayr.
▲Tipton*† .....Cedar	WRIGHT & WRIGHT.
Titonka .....Kossuth	E. J. Berry.
▲Toledo*† ..... Tama	STRUBLE & STIGER.
Traer*† ..... Tama	Endicott & Pratt.
Tripoli*† .....Bremer	See Waverly.
Truro*† .....Madison	See New Virginia.
Union*† ..... Hardin	E. W. Lundy.
University Place* ...Polk	See Des Moines.
Urbana* ..... Benton	Fred Wyckoff.
Ute*† .....Monona	Richard & McMaster.
Valley*† .....Crawford	M. V. O'Hare.
Valley Junction*† . Polk	Herman Raaz.
Van Horne*† .... Benton	See Blairstown.
Vanmeter*† ..... Dallas	See Adel.
Van Wert*† .... Decatur	See Garden Grove.
Ventura* ... Cerro Gordo	See Mason City.
Victor*† .....Iowa	T. A. Victor.
Villisca*† .. Montgomery	F. P. GREENLEE.
Vincent*† .....Webster	See Ft. Dodge.
▲Vinton*† ..... Benton	CATO SELLS.
Volga*† ..... Clayton	See Elkader.
Walcott*† ..... Scott	See Davenport.
Walker*† .....Linn	See Marion.
Wallingford*† ....Emmet	L. Woods.
Wall Lake*† .....Sac	A. B. Barclay.
Walnut*† Pottawattamie	O. Mosher.
▲Wapello*† ..... Louisa	ARTHUR SPRINGER.
▲Washington*† . Wash'ton	MARSH W. BAILEY.
Washta*† .....Cherokee	H. L. Loft.
▲Waterloo*†.Black Hawk	MULLAN & PICKETT.
Watkins*† .....Benton	See Marengo.
Waucoma* ..... Fayette	J. B. Rockwood.
▲Waukon*† .... Allamakee	D. J. MURPHY.
▲Waverly*† .....Bremer	J. Y. HAZLETT.
Wayland*† ..... Henry	See Mt. Pleasant.
Webb.....Clay	See Spencer.
▲Webster City*†Hamilton	A. N. BOEYE.
Weldon*† .....Decatur	See Leon.
Wellman*† . Washington	H. G. Moore.
Wellsburg*† .... Grundy	See Grundy Center.
Wesley*† .....Kossuth	Bonar & Fellows.
West Bend*† .. Palo Alto	G. C. Hoover.
West Branch*† .... Cedar	George C. Hoover.
Westfield* .....Plymouth	J. C. Button.
Westgate*† ..... Fayette	See Oelwein.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
West Liberty*†.Muscat'e	E. C. NICHOLS.
West Mitchell*●. Mitchell	See Osage.
West Point*† ..... Lee	See Fort Madison.
West Side*†... Crawford	John C. Suler.
▲West Union*†...Fayette	AINSWORTH & AINSWORTH.
What Cheer*†...Keokuk	BROWN & BROWN.
Wheatland*†.....Clinton	Carroll Bros.
Whiting*† ..... Monona	A. M. Bowen.
Whittemore*†.. Kossuth	Welt Miller.
Whitten*†..... Hardin	See Eldon.
Williams*†.....Hamilton	Gade Bros.
Williamsburg*†.... Iowa	THOMAS & THOMAS.
Wilton Jc*.....Muscatine	E. P. Ingham.
Winfield*†..... Henry	B. B. Lindly.
▲Winterset*†.....Madison	FREDERICK MOTT.
Winthrop*†... Buchanan	See Independence.
Wiota*† .....Cass	See Atlantic.
Woden .....Hancock	William Doolittle.
Woodbine*†....Harrison	H. F. Johns.
Woodburn*†.....Clarke	See Osceola.
Woodward*†.....Dallas	See Perry.
Woolstock*† .....Wright	L. W Tyrrell.
Worthington*†. Dub'que	See Farley.
Wyoming*†.....Jones	W. I. CHAMBERLAIN.
Yale*† ..... Guthrie	I. C. Sheets.
Yarmouth*†. Des Moines	See Mediapolis.
Zearing*† .....Story	See Nevada.

KANSAS.

Town and County.	Name.
Abilene*†..... Dickinson	H. L. HUMPHREY.
Admire*† ..... Lyon	Fremont Miller.
Allen*†..... Lyon	Will Wayman.
▲Alma*†..... Wabaunsee	J. B. BARNES.
Almena*†..... Norton	See Norton.
Alton*†..... Osborne	Brown & Goddard.
Altoona*†..... Wilson	R. O. Graham.
▲Anthony*†..... Harper	E. C. WILCOX.
Arcadia*† .....Crawford	O. S. Henderson.
Argentine*†.. Wyandotte	See Kansas City, Mo.
Argonia*†..... Sumner	E. W. Springer.
Arkansas City*† .Cowley	NORMAN BARKER.
Arlington*† .....Reno	Austin O. Hays.
▲Ashland*†..... Clark	H. J. Bone.
▲Atchison*† .....Atchison	HENRY ELLISTON.
Athol*†..... Smith	See Smith Center.
Attica*†..... Harper	J. D. Bradley.
▲Atwood*† .....Rawlins	J. P. Noble.
Augusta*†..... Butler	See El Dorado.
Axtell*† ..... Marshall	See Marysville.
Baileyville*† ....Nemaha	See Seneca.
Baldwin*†.....Douglas	See Lawrence.
Barnard*† .....Lincoln	See Lincoln.
Barnes*†....Washington	See Washington.
Baxter Springs*† Chero'e	W. H. Hornor.
Beattie*† ..... Marshall	S. B. Berry.
Belle Plaine*†.....Sumner	Forney & Wilson.
▲Belleville*†.....Republic	B. T. Bullen.
▲Beloit*†. .....Mitchell	FRANK A. LUTZ.
Bennington*† ....Ottawa	See Minneapolis.
Bern*†..... Nemaha	See Seneca.
Blue Mound*† .....Linn	C. F. Neakley.
Blue Rapids*† ..Marshall	H. A. Russell.
Bluff City*† ..... Harper	See Antonny.
Bonner Springs*Wy'nd'te	J. A. Blackman.
Bronson*† ..... Bourbon	D. E. Earl.
Bucklin*† ..... Ford	See Dodge City.
Buffalo*† ..... Wilson	See Yates Center.
Burden*†..... Cowley	S. J. Day.
Burlingame*† .....Osage	J. T. PRINGLE.
▲Burlington*†.....Coffey	E. N. CONNAL.
Burr Oak*† .....Jewell	D. J. Coy.
Burrton*†..... Harvey	W. L. Dailey.
Bushton*†..... Rice	G. F. Hauser.
Caldwell*†.....Sumner	BURNETT & SIMONS.
Caney*† ....Montgomery	Porter & Barr.
Canton*†....McPherson	See McPherson.
Carbondale*†.....Osage	C. T. Neihart.
Cawker City*†..Mitchell	Clark A. Smith.
Cedar Vale*†Chautauqua	William P. Lynch.
Centralia*†.....Nemaha	P. L Burlingame.
Chanute*† .....Neosho	JOHN J. JONES.
Chapman*†....Dickinson	See Abilene.
Chase*† ..... Rice	See Lyons.
Cheney*†.....Sedgwick	See Wichita.
Cherokee*†....Crawford	E. A. Perry.
Cherryvale*† .Montg'ery	J. W. Holdren.
Chetopa*† .....Labette	A. R. Bell.
▲Cimarron*†.....Gray	William Hoover.
Circleville*†.... Jackson	See Holton.
Claflin*† .....Barton	See Great Bend.
▲Clay Center*†.....Clay	GEORGE M. MILEY.
Clearwater*†.. Sedgwick	See Wichita.
Clifton*†.....Washington	Hamilton & Harmon.
Clyde*† .....Cloud	C. W. VAN DE MARK.
Coffeyville*†..Montg'ery	JOSEPH P. ROSSITER.
▲Colby*†..... Thomas	C. L. WILSON.
▲Coldwater*†..Comanche	C. M. Myers.
Colony*†..... Anderson	M. A. Carmichael.
▲Columbus*† ...Cherokee	C. A. McNEILL.
Colwich*† .....Sedgwick	George W. Steenwood.
▲Concordia*†..... Cloud	KENNETT & PECK.
Conway Springs*†.Sum'r	See Wellington.
Corning*†..... Nemaha	See Seneca.
▲Cottonwood Falls*†.Ch'e	F. A. MECKEL.
▲Council Grove*† .Morris	E. S. BERTRAM.
Courtland*†.....Republic	C. A. Kimball.
Cuba*† .....Republic	John Brown.
Delphos*†..... Ottawa	J. W. Barker.
Dentonville*† .Doniphan	See Troy.
Dexter*† ..... Cowley	J. H. Watkins.
▲Dighton*†..... Lane	J. S. SIMMONS.
▲Dodge City*†..... Ford	REEVES & KIRKPATRICK.
Douglass*†..... Butler	W. P. Knote.
Downs*†..... Osborne	J. A. Travers.
Dunlap*†..... Morris	J. B. Lamb.
Edgerton*..... Johnson	See Olathe.
Edna*†..... Labette	J. S. Hileman & Son.
Effingham*†.....Atchison	See Atchison.
▲Eldorado*†..... Butler	H. W. SCHUMACHER.
Elk City*† .Montgomery	S. H. Piper.
Ellinwood*† ..... Barton	J. F. Dunn.
Ellis*† ..... Ellis	See Hays.
▲Ellsworth*†...Ellsworth	IRA E. LLOYD.
Elmdale*† ..... Chase	See Cottonwood Falls.
Elsmore*† ..... Allen	See Iola.
▲Emporia*†..... Lyon	J. HARVEY FRITH.
Enterprise*† . Dickinson	See Abilene.
▲Erie*† ..... Neosho	J. L. DENISON.
Eskridge*† ..Wabaunsee	J. J. Mitchell.
Eudora*†..... Douglas	O. G. Richards.
Eureka*† ....Greenwood	FULLER & JACKSON.
Everest*†..... Brown	R. C. Jones.
Fairview*†..... Brown	Newton & Newton.
Fall River*† .Greenwood	See Fredonia.
Florence*†..... Marion	See Marion.
▲Fort Scott*†....Bourbon	DILLARD & HULETT, Attorneys for Bank of Fort Scott.
Frankfort*† ....Marshall	Gregg & Gregg.
Frederick*†..... Rice	See Lyons.
▲Fredonia*†..... Wilson	WILLITS & COOPER.
Fulton*†..... Bourbon	J. A. Fritz.
Galena*† ..... Cherokee	A. S. WILSON.
▲Garden City*†.... Finney	H. F. Mason.
Gardner*†..... Johnson	See Olathe.
▲Garnett*†..... Anderson	NOAH L. BOWMAN.
Gaylord*† ..... Smith	E. J. Blake.
Geneseo*† ..... Rice	See Lyons.
▲Girard*†..... Crawford	B. S. GAITSKILL.
Glasco*†..... Cloud	See Concordia.
Glen Elder*†.....Mitchell	See Beloit.
Goffe*†..... Nemaha	See Seneca.
▲Goodland*†.... Sherman	WILSON BROS.
▲Gove*..... Gove	O. H. Jones.
▲Great Bend*†.....Barton	OSMOND & COLE.
Greeley*†..... Anderson	See Garnett.
Green*†..... Clay	See Clay Centre.
Greenleaf*†. Washington	W. P. Mudgett.
▲Greensburg*†.....Kiowa	JOHN W. DAVIS.
Grenola*†..... Elk	J. T. Lauter.
Gypsum*†..... Saline	William Meneley.
Haddam*†.. Washington	R. O. Woody.
Halstead*†..... Harvey	See Newton.
Hamlin*†..... Brown	See Hiawatha.
Hanover*† .Washington	H. R. Fulton.
Harper*†..... Harper	Washbon & Washbon.
Hartford*†..... Lyon	See Emporia.
Hartland*†..... Kearney	See Garden City.
Haven*†..... Reno	See Hutchinson.
Havensville*†. Potta'mie	T. J. Richardson.
▲Hays*†..... Ellis	REEDER & REEDER.
Hazelton*†..... Barber	W. C. Alford.
Herington*†.. Dickinson	THORNTON COOKE.
Herndon*†..... Rawlins	See Atwood.
▲Hiawatha*†..... Brown	MEANS & SMITH.
Highland*†..... Doniphan	JAMES L. ALLEN.
▲Hill City*†..... Graham	F. D. Turck.
Hillsboro*†..... Marion	See Marion.
Hoisington*†..... Barton	J. B. Prose.
Hollenberg*† Washin'ton	J. T. Thompson.
Hollyrood*†.....Ellsworth	See Ellsworth.
▲Holton*†..... Jackson	GRANT MITCHELL.
Hope*†..... Dickinson	See Abilene.
Horace*†..... Greeley	See Tribune.
Horton*†..... Brown	MEANS & SMITH.
▲Howard*†..... Elk	John Marshall.
▲Hoxie*†..... Sheridan	W. F. SCHULTHEIS.
▲Hugoton*..... Stevens	A. W. Lamkin.
Humboldt*†..... Allen	G. A. Amos.
Huron*†..... Atchison	G. W. Stabler.
▲Hutchinson*†..... Reno	WHITELAW & ROSE.
Idana*†..... Clay	See Clay Centre.
▲Independence*† Montg'y	W. N. BANKS.
Inman*†..... McPherson	See McPherson.

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Town and County.	Name.
▲Iola*† ... Allen	OSCAR FOUST & SON.
Irving*† ... Marshall	See Marysville.
Jamestown*† ... Cloud	F. E. Lane.
Jewell*● ... Jewell	D. L. Palmer.
▲Johnson* ... Stanton	See Ulysses.
▲Junction City*† ... Geary	W. S. ROARK.
▲Kansas City*† Wyandotte	MILLER, BUCHAN & MORRIS.
Kensington*† ... Smith	J. T. Reed.
Kincaid*† ... Anderson	S. D. Whittington.
▲Kingman*† ... Kingman	JOHN E. LYDECKER.
▲Kinsley*† ... Edwards	W. N. Beezley.
Kiowa*† ... Barber	A. L. Herr.
Kirwin*† ... Phillips	W. H. HOLMES.
▲La Crosse*† ... Rush	H. L. Anderson.
La Cygne*† ... Linn	M. F. Leasure.
La Harpe*† ... Allen	See Humboldt.
▲Lakin*† ... Kearney	Thorpe & Hoskinson.
Lancaster*† ... Atchison	See Atchison.
Lane*† ... Franklin	L. C. Crittendon.
▲Larned*† ... Pawnee	W. H. VERNON.
▲Lawrence*† ... Douglas	BROWNELL & POEHLER.
▲Leavenworth*† Leaven'h	N. E. VAN TUYL. Refers to any bank in the city.
Lebanon*† ... Smith	Jas. R. Lewis.
Lebo*† ... Coffey	E. R. Evans.
Lehigh*† ... Marion	See Marion.
Lenora*† ... Norton	H. R. Tillotson.
Leon*† ... Butler	Thomas A. Word.
Leona*† ... Doniphan	See Troy.
Leonardville*† ... Riley	See Manhattan.
▲Leoti*† ... Wichita	W. B. Washington.
Le Roy*† ... Coffey	C. T. High.
▲Liberal*† ... Seward	J. W. Campbell.
▲Lincoln*† ... Lincoln	George D. Abel.
Lindsborg*† ... McPherson	JOHN F. HANSON.
Linn*† ... Washington	See Clifton.
Little River*† ... Rice	See Lyons.
Logan*† ... Phillips	T. M. SULLIVAN.
Long Island*† ... Phillips	Giffen Culbertson.
Longton*† ... Elk	W. C. Boone.
Lost Springs*† ... Marion	See Marion.
Louisburg*† ... Miami	See Paola.
Lucas* ... Russell	J. C. Ruppenthal, Jr.
▲Lyndon*† ... Osage	J. H. Stavely.
▲Lyons*† ... Rice	O. E. HOPKINS.
Mackaville*† ... Stafford	See St. Johns.
Madison*† ... Greenwood	S. F. Wicker.
▲Manhattan*† ... Riley	SAMUEL KIMBLE.
▲Mankato*† ... Jewell	T. S. Kirkpatrick.
▲Marion*† ... Marion	THOMAS O. KELLEY.
Marquette*† ... McPherson	J. F. Hanson.
▲Marysville*† ... Marshall	JOHN A. BROUGHTEN
McCracken*† ... Rush	See La Crosse.
McCune*† ... Crawford	H. M. Ford.
McDonald*† ... Rawlins	See Atwood.
McLouth*† ... Jefferson	W. D. Daniels.
▲McPherson*† McPherson	GEO. W. ALLISON.
▲Meade*† ... Meade	Louis Boehler.
▲Medicine Lodge*† Barb'r	A. L. NOBLE.
▲Melvern*† ... Osage	I. Farley.
Meriden*† ... Jefferson	See Oskaloosa.
Miltonvale*† ... Cloud	John W. Shay.
▲Minneapolis*† ... Ottawa	J. C. MURPHY.
Moline*† ... Elk	J. K. Glasscock.
Moran* ... Allen	See Iola.
Morganville*† ... Clay	See Clay Centre.
Morrill*† ... Brown	Nathan Jones.
▲Mound City*† ... Linn	JOHN C. CONNON.
Moundridge*† McPhers'n	See McPherson.
Mound Valley*† Labette	Graham & Beggs.
Mount Hope*† Sedgwick	G. C. Robbins.
Mulvane*† ... Sumner	See Wichita.
Muscotah*† ... Atchison	Seneca Heath.
Narka*† ... Republic	B. H. Speer.
Neodesha*† ... Wilson	E. D. MILESELL.
Neosho Falls*† Woodson	E. Q. Stillwell.
▲Ness City*† ... Ness	A. H. Faulks.
Netawaka*† ... Jackson	Andrew Neal.
▲Newton*† ... Harvey	PETERS & NICHOLSON.
Nickerson*† ... Reno	See Hutchinson.
Norcatur*† ... Decatur	R. D. Gaston.
North Topeka*† Shawnee	See Topeka.
▲Norton*† ... Norton	L. H. WILDER.
Nortonville*† ... Jefferson	L. F. Randolph.
Norwich*† ... Kingman	See Kingman.
Oakley*† ... Logan	K. E. Willcockson.
▲Oberlin*† ... Decatur	TULLY SCOTT.
Oketo*† ... Marshall	See Marysville.
▲Olathe*† ... Johnson	PARKER & HAMILTON.
Olsburg*† ... Pottawatomie	See Westmoreland.
Onaga*† ... Pottawatomie	J. W. Dunn.
Oneida*† ... Nemaha	H. L. Wikoff.
Osage City*† ... Osage	R. C. Heizer.
Osawatomie*† ... Miami	See Paola.
▲Osborne*† ... Osborne	SMITH & NICHOLAS.
▲Oskaloosa*† ... Jefferson	MORSE & CASEBIER.
▲Oswego*† ... Labette	M. E. WILLIAMS.
▲Ottawa*† ... Franklin	JOHN W. DeFORD.
Overbrook*† ... Osage	See Lyndon.
Oxford*† ... Sumner	R. L. Collins.

Town and County.	Name.
Palmer*† ... Washington	See Clifton.
▲Paola*† ... Miami	B. T. RILEY.
Parker*† ... Linn	See Iola.
Parsons*† ... Labette	E. O. ELLIS.
Pawnee Rock*† ... Barton	J. W. Ratcliffe.
Peabody*† ... Marion	C. M. Clark.
Perry*† ... Jefferson	A. D. Haynes.
▲Phillipsburg*† ... Phillips	C. A. Lewis.
Pittsburg*† ... Crawford	CAMPBELL & CAMPBELL.
Plainville*† ... Rooks	See Stockton.
Pleasanton*† ... Linn	Blue & Riggs.
Pomona*† ... Franklin	See Ottawa.
Powhattan*† ... Brown	See Hiawatha.
▲Pratt*† ... Pratt	J. Q. THOMPSON.
Pretty Prairie*† ... Reno	See Hutchinson.
Quenemo*† ... Osage	C. H. Leonard.
Quinter*● ... Gove	See Gove City.
Randall*† ... Jewell	See Mankato.
Randolph*† ... Riley	See Manhattan.
Republic*● † ... Republic	See Scandia.
Reserve*† ... Brown	See Hiawatha.
▲Richfield*† ... Morton	G. Porter Craddock.
Richland*† ... Shawnee	See Rossville.
Richmond*† ... Franklin	See Ottawa.
Riley*† ... Riley	J. B. Rairden.
Robinson*† ... Brown	F. M. Pearl.
Rossville*† ... Shawnee	See North Topeka.
▲Russell*† ... Russell	J. C. Ruppenthal.
▲Russell Springs*... Logan	Charles L. Kagey.
Sabetha*† ... Nemaha	Nathan Jones.
▲Salina*† ... Saline	R. A. LOVITT.
▲Santa Fe*... Haskell	See Ulysses.
Scandia*† ... Republic	J. P. Haton.
▲Scott*† ... Scott	T. A. JENKINS.
▲Sedan*† ... Chautauqua	Fitzpatrick & Shukers.
Sedgwick*† ... Harvey	C. L. Foster.
▲Seneca*† ... Nemaha	S. K. WOODWORTH.
Severance*† ... Doniphan	W. H. H. Curtis.
Severy*† ... Greenwood	See Eureka.
▲Sharon Springs*† Wallace	B. G. Huribert.
Simpson* ... Mitchell	See Beloit.
▲Smith Center*† ... Smith	L. C. Uhl.
Soldier*† ... Jackson	V. H. McDonald.
Solomon*† ... Dickinson	See Abilene.
South Haven*† ... Sumner	Austin Atkins.
Spring Hill*† ... Johnson	See Olathe.
Stafford*† ... Stafford	C. G. WEBB.
Sterling*† ... Rice	FRED P. GREEN.
▲St. Francis*† ... Cheyenne	J. L. Finley.
▲St. John*† ... Stafford	Mosley & Dixon.
St. Mary's*† Pottawato'e	G. W. Mackay.
St. Paul*† ... Neosho	See Erie.
▲Stockton*† ... Rooks	W. B. HAM.
Strong*† ... Chase	See Cottonwood Falls.
Summerfield*† ... Marshall	T. J. Madden.
Sylvan Grove*† ... Lincoln	H. W. Rahmeier.
Sylvia*† ... Reno	See Hutchinson.
▲Syracuse*† ... Hamilton	U. T. Tapscott.
Tescott*† ... Ottawa	See Minneapolis.
Thayer*† ... Neosho	S. W. Brewster.
Tonganoxie*† Leavenw'h	S. J. McNaughton.
¶▲Topeka*† ... Shawnee	MILTON BROWN, Crawford Bldg. Collections, depositions, and general practice.
" ... "	ROSSINGTON, SMITH & HISTED. Attorneys for First National Bank and Merchants National Bank.
" ... "	J. G. SLONECKER. Attorney for the Topeka Milling Co., and Topeka Railway Co.
" ... "	VALENTINE, GODARD & VALENTINE, Real Estate Bldg. General law practice.
Toronto*† ... Woodson	F. M. Sutton.
▲Tribune*† ... Greeley	W. M. Glenn.
▲Troy*† ... Doniphan	C. C. Camp.
Turon*† ... Reno	M. H. Potter.
Udall*† ... Cowley	See Winfield.
▲Ulysses*† ... Grant	T. W. Marshall.
Valley Falls*† Jefferson	G. W. McCAMMON.
Vermillion*† ... Marshall	See Frankfort.
Vliets*† ... Marshall	See Frankfort.
▲WaKeeney*† ... Trego	Allen Cox.
Wakefield*† ... Clay	See Clay Centre.
Walnut*† ... Crawford	See Girard.
Wamego*† Pottawato'e	D. T. Sprague.
▲Washington*† Wash't'n	CHARLES SMITH.
Waterville*† ... Marshall	E. A. Berry.
Wathena*† ... Doniphan	See Troy.
Waverly*† ... Coffey	H. L. COOPER.
Weir*† ... Cherokee	M. F. Compton.
▲Wellington*† ... Sumner	C. E. ELLIOTT.
Wellsville*† ... Franklin	T. J. Gregory.
▲Westmoreland* Pottaw'e	Hick & Badgley.
Westphalia*† ... Anderson	See Garnett.
Wetmore*† ... Nemaha	M. DeForest.
Wheaton*† Pottawato'le	See Onaga.

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Town and County.	Name.
White City*† ..... Morris	O. L. McKillip.
White Cloud*† Doniphan	A. S. Brewster.
Whitewater*† ..... Butler	P. E. Ashenfelter.
Whiting*† ..... Jackson	See Holton.
▲Wichita*† ..... Sedgwick	HOUSTON & BROOKS. Attorneys for Kansas National Bank.
" ..... "	THORNTON W. SARGENT. Refers to Kansas National Bank.
Williamsburg*† Franklin	J. R. Finley.
Willis*† ..... Brown	Jesse Henney.
Wilson*† ..... Ellsworth	See North Coover.
Winchester*† .. Jefferson	See Valley Falls.
▲Winfield*† ..... Cowley	HACKNEY & LAFFERTY.
▲Yates Center*† Woodson	S. C. HOLMES.

KENTUCKY.

Town and County.	Name.
Adairville*† ..... Logan	J. B. Grubbs.
▲Albany* ..... Clinton	M. L. Jarvis.
▲Alexandria* .... Campbell	See Newport.
Allensville*† ..... Todd	R. F. Allensworth.
Ashland*† ..... Boyd	D. W. STEELE, JR
Auburn*† ..... Logan	See Russellville.
Augusta*† ..... Bracken	Geo. Doniphan.
Bagdad*● ..... Shelby	See Shelbyville.
▲Barboursville*† .... Knox	S. B. Dishman.
▲Bardstown*† ..... Nelson	JOHN S. KELLEY.
▲Bardwell*† ..... Carlisle	J. E. Bridgwater.
Beard*● ..... Oldham	See La Grange.
▲Beattyville*† ..... Lee	H. H. HARRIS.
Beaver Dam*† ..... Ohio	See Hartford.
▲Bedford* ..... Trimble	L. F. Zerfoss.
▲Benton*† ..... Marshall	J. W. Dycus.
Berry*† ..... Harrison	See Cynthiana.
Bloomfield*† ..... Nelson	See Bardstown.
▲Boonesville* ..... Owsley	C. W. Hogg.
▲Bowling Green*† Warren	MITCHELL & DU BOSE.
▲Brandenburg* ..... Meade	J. H. Trent, Jr.
▲Brookville*● ..... Bracken	H. P. Willis.
▲Brownsville* .. Edmonson	James S. Lay.
Burgin*† ..... Mercer	W. T. Ewing.
▲Burkesville*. Cumberland	Sandidge & Sandidge.
▲Burlington*† ..... Boone	F. Riddell.
Burnside* ..... Pulaski	See Somerset.
Butler*† ..... Pendleton	See Falmouth.
▲Cadiz* ..... Trigg	FENTON SIMS.
▲Calhoun* ..... McLean	William B. Noe.
Campbellsburg*† .. Henry	See New Castle.
▲Campbellsville*† .. Taylor	J. R. Robinson.
▲Campton* ..... Wolfe	A. H. Stamper.
Caneyville*† .... Grayson	N. C. Tilford.
▲Carlisle*† ..... Nicholas	Thomas Owens.
▲Carrollton*● ..... Carroll	WINSLOW & WINSLOW.
▲Catlettsburg*† ..... Boyd	Thomas R. Brown.
Cave City*† ..... Barren	J. Robert White.
Central City*† . Muhl'berg	J. Y. Thomas, Jr.
Clay City*† ..... Powell	See Stanton.
▲Clinton*† ..... Hickman	J. M. BRUMMAL & SON.
Cloverport*† Breck'ridge	J. R. Skillman.
Columbia* ..... Adair	Baker & Winfrey.
Columbus*† ..... Hickman	See Clinton.
Corbin*† ..... Whitley	See Williamsburg.
Corinth*† ..... Grant	See Williamstown.
Corydon*† .... Henderson	Merritt & Alvis.
Covington*† ..... Kenton	ERNST & CASSATT. Refer to German National Bank.
" ..... "	FURBER & JACKSON. Refer to Farmers & Traders National Bank.
Crittenden*† ..... Grant	B. F. Menefee.
▲Cynthiana*† .... Harrison	EVANS & PETERSON.
▲Danville*† ..... Boyle	R. T. QUISENBERRY.
Dawson Springs Hopkins	See Madisonville.
▲Dixon* ..... Webster	F. M. Baker.
Dry Ridge*† ..... Grant	J. G. Blackburn.
▲Eddyville*† ..... Lyon	T. J. Watkins.
▲Edmonton* ..... Metcalfe	J. C. Muncie.
▲Elizabethtown*†. Hardin	S. H. BUSH.
▲Elkton*† ..... Todd	JAMES R. MALLORY.
Eminence*† ..... Henry	J. C. Gordon.
Erlanger*† ..... Kenton	S. M. Adams.
Fairfield* ..... Nelson	See Bardstown.
▲Falmouth*† .... Pendleton	L. T. Applegate.
▲Flemingsburg*† Fleming	J. H. Power.
Fordsville*† ..... Ohio	See Hartford.
¶▲Frankfort*†.. Franklin	D. W. & JOHN B. LINDSEY.
▲Franklin*† ..... Simpson	A. S. WALKER.
▲Frenchburg ..... Menifee	L. T. Hovermale.
Fulton*● ..... Fulton	Ed. Thomas.
▲Georgetown*† ..... Scott	VICTOR F. BRADLEY.
Germantown*● ... Bracken	See Brookville.
Ghent*● ..... Carroll	James O. Bersatt.
▲Glasgow*● ..... Barren	W. L. Porter.
Glencoe*† ..... Gallatin	See Warsaw.
▲Grayson*† ..... Carter	H. D. Gregory.
▲Greensburg*† ..... Green	W. F. CANTRILL.
▲Greenup*† ..... Greenup	W. F. Worthington.
▲Greenville*† Muhlenberg	Wickliffe & Johnson.
Guthrie*† ..... Todd	See Elkton.
Hanson*● ..... Hopkins	See Madison.
▲Hardinsburg*†. Bre'ridge	Morris Eskridge & Son.
▲Harlan* ..... Harlan	B. M. Lee.
▲Harrodsburg*† .... Mercer	W. W. STEPHENSON.
▲Hartford* ..... Ohio	J. S. GLENN.
▲Hawesville*†... Hancock	G. D. Chambers.
▲Hazard* ..... Perry	John Baker.
▲Henderson*†. Henderson	YEAMAN & YEAMAN.
▲Hickman*† ..... Fulton	A. W. Lindsay.
▲Hindman* ..... Knott	W. W. Baker.
▲Hodgensville*† .... La Rue	D. H. Smith.
▲Hopkinsville*†. Christian	JOHN T. EDMUNDS.
Horse Cave*† ..... Hart	See Munfordville.
Hustonville* ..... Lincoln	See Stanford.
▲Hyden* ..... Leslie	J. M. Bicknell.
▲Independence* .... Kenton	JOHN L. VEST.
▲Irvine*† ..... Estell	Riddell & Riddell.
Irvington*† Breck'ridge	See Hardinsburg.
▲Jackson*† ..... Breathitt	G. W. FLEENOR.
▲Jamestown* ..... Russell	Meadows & Garnett.
Jonesville* ..... Owen	See Owenton.
Kelsey* ..... Caldwell	See Princeton.
Kuttawa*† ..... Lyon	Molloy & Utley.
Lafayette* ..... Christian	See Hopkinsville.
▲LaGrange*† ..... Oldham	A. T. Ladd.
▲Lancaster*† ..... Garrard	Wm. Herndon.
▲Lawrenceburg*† And'son	F. R. FELAND.
▲Lebanon*† ..... Marion	J. McCHORD.
Lebanon Junc.*† . Bullitt	Robert Zimmerman.
▲Litchfield*† ..... Grayson	J. S. Wortham.
Lewisburg*† ..... Logan	J. C. Sneed.
Lewisport*† .... Hancock	B. H. Poindexter.
▲Lexington*† ..... Fayette	THORNTON & KERR, Attorneys for Second National Bank.
▲Liberty* ..... Casey	Stone & Stone.
Livermore*† ..... McLean	See Calhoun.
▲London*† ..... Laurel	W. S. JACKSON.
▲Louisa*† ..... Lawrence	A. J. Garred.
▲Louisville*† .... Jefferson	BARNETT & BARNETT. Attorneys for Louisville National Banking Co. and German Bank.
" ..... "	GORDON & GORDON, Rooms 503 and 505 Equitable Bldg. General Counsel for The Mutual Life Insurance Co. of Kentucky and The Sun Life Insurance Co. of America.
" ..... "	GRUBBS & GRUBBS, Kenyon Bldg. Refer to American National Bank.
" ..... "	LEOPOLD & PENNEBAKER, Kentucky Title Bldg. Attorneys for Postal Telegraph-Cable Co. and First National Bank.
" ..... "	ERNEST MACPHERSON, Louisville Trust Bldg Attorney for Bradstreet's Co.
▲Madisonville*†.. Hopkins	MAURICE K. GORDON.
▲Manchester* ..... Clay	W. B. Hansford.
▲Marion*† .... Crittenden	James & James.
▲Mayfield*† ..... Graves	Lee & Hester.
▲Maysville*† ..... Mason	L. W. ROBERTSON.
▲McKee ..... Jackson	M. A. Holcomb.
Middlesboro*† ..... Bell	M. H. RHORER.
Midway*† .... Woodford	Richard Godson.
Millersburg*† .. Bourbon	See Paris.
Monterey* ..... Owen	T. J. Hardin.
▲Monticello* ..... Wayne	O. H. & R. B. WADDLE.
▲Morehead*† ..... Rowan	J. G. Whitt.
▲Morganfield*† ..... Union	ALLEN & HUGHES.
▲Morgantown* ..... Butler	GUFFY & WHALIN.
▲Mt. Olivet* .... Robertson	O. S. Deming.
▲Mt. Sterling*† Montg'ery	T. J. BIGSTAFF.
▲Mt. Vernon*† Rockcastle	C. C. Williams.
▲Munfordville*† ..... Hart	H. A. Watkins.
▲Murray*† ..... Calloway	G. C. DIUGUID.
▲New Castle*● ..... Henry	W. W. Turner.
New Haven*† ..... Nelson	See Bardstown.
New Liberty* ..... Owen	See Owenton.
Newport*†. ..... Campbell	AUBREY BARBOUR.
▲Nicholasville*†. Jes'mine	B. P. CAMPBELL.
No. Middletown* Bourbon	See Paris.
▲Owensboro*† .... Daviess	WEIR & WEIR.
Owenton*† ..... Owen	Lindsay & Botts.
▲Owingsville*● ..... Bath	R. Gudgell & Son.
▲Paducah*† ... McCracken	BLOOMFIELD & CRICE.
▲Paintsville* ..... Johnson	J. E. Buckingham.
▲Paris*† ..... Bourbon	CLIFTON ANSPARGER.
Pembroke*† ... Christian	See Hopkinsville.
Perryville* ..... Boyle	See Danville.
Petersburg* ..... Boone	See Burlington.
▲Pikeville* ..... Pike	W. O. B. RATLIFF.
▲Pineville*† ..... Bell	O. V. RILEY.
Pleasureville* ..... Henry	See New Castle.
Port Royal* ..... Henry	See New Castle.
▲Prestonsburg* ..... Floyd	F. A. Hopkins.
▲Princeton*† ..... Caldwell	WM. MARBLE.
Providence*† .. Webster	E. Jennings.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Richmond*•† .....Madison	J. A. SULLIVAN.
Rochester*.....Butler	Newton Belcher.
▲Russellville*•† .....Logan	H. S. McCUTCHEN.
Sacramento* .....McLean	E. B. McEwen.
Sadieville*•† .....Scott	See Georgetown.
▲Salyersville* .....Magoffin	E. L. Stephens.
▲Sandyhook* .....Elliott	J. B. Hannah.
▲Scottsville*• .....Allen	T. B DIXON.
Sebree*† .....Webster	See Dixon.
Sharpsburg*.....Bath	J. C. Nelson.
▲Shelbyville*•† ....Shelby	J. C. BECKHAM.
▲Shepherdsville*•†. Bullitt	J. F. Combs.
Slaughtersville†. Webster	See Dixon.
▲Smithland*•...Livingston	Charles H. Webb.
Smith's Grove*•†. Warren	See Bowling Green.
▲Somerset*•† ..... Pulaski	O. H. & R. B. WADDLE.
Sonora*•† .....Hardin	See Elizabethtown.
▲Springfield*•† Washington	T. W. Simms, Jr.
Stamping Ground*•† Scott	See Georgetown.
▲Stanford*•†.....Lincoln	J. S. OWSLEY, JR.
▲Stanton*•† .....Powell	O. A. Lyle.
Sturgis*•. .....Union	J. Mack Thompson.
Sulphur*• .....Henry	See New Castle.
▲Taylorsville*•.... Spencer	L. W. Ross.
▲Tompkinsville*.. Monroe	Richardson & Carter.
Trenton*•†..... Todd	O. W Wilson.
Uniontown*•..... Union	Robert G. Byrne.
▲Vanceburg*•† ..... Lewis	W. C. Halbert.
▲Versailles*•†.. Woodford	D. L. THORNTON.
Vine Grove*•†.... Hardin	See Elizabethtown.
Waddy*•†.....Shelby	See Shelbyville.
Walton*•†.....Boone	See Burlington.
Warfield .....Martin	See Inez.
▲Warsaw*..... Gallatin	L. L. Tiller.
▲West Liberty*....Morgan	Lacy & Fogg.
West Louisville...Daviess	See Owensboro.
Wheatley*..... Owen	See Owenton.
▲Whitesburg*.....Letcher	D. D. Fields & Son.
Whitesville*•†.....Daviess	See Owensboro.
▲Wickliffe*•† ..... Ballard	BUGG & WICKLIFFE.
▲Williamsburg*•†. Whitley	SHARP & SILER.
▲Williamstown*•†...Grant	M. D. Gray.
Wilmore*•†.... Jessamine	See Nicholasville.
▲Winchester*•†..... Clark	LEELAND HATHAWAY.
Wingo*•†.....Graves	Frank A. Lucas.
Worthville*•†.....Carroll	See Carrollton.

LOUISIANA.

Town and County.	Name.
▲Abbeville*•... Vermillion	W. B. White.
▲Alexandria*•† ...Rapides	L. J. HACKENYOS.
▲Amite*•†....Tangipahoa	Bolivar Edwards.
▲Arcadia*•†..... Bienville	Dorman & Reynolds.
▲Bastrop*•†.....Morehouse	James Bussey.
¶▲Baton Rouge*•† E.Ba.R.	THOS. J. KERNAN.
BayouSara*•† W.Feliciana	See St. Francisville.
Bellevue..... Bossier	See Benton.
▲Benton*•†..... Bossier	Joannes Smith.
Bunkie*•† ..... Avoyelles	See Markesville.
▲Cameron*..... Cameron	See Lake Charles.
▲Clinton*•†. East Feliciana	J. D. WALL.
▲Colfax*..... Grant	J. A. Williams.
▲Columbia*•† .....Caldwell	A. B. Hundley.
▲Convent*•† .....St. James	See New Orleans.
▲Coushatta*..... Red River	W. A. Wilkinson.
▲Covington*•† St. Tam'any	J. M. Burns.
▲Crowley*•†..... Acadia	JOS. G. MEDLENKA.
▲Donaldsonville*•† Asc'n'n	E. N. PUGH.
▲Edgard. St. John the Bapt.	See Mount Airy.
▲Farmerville*..... Union	R. B. Dawkins.
▲Floyd*..... West Carroll	Gray & McIntosh.
▲Franklin*•†..... St. Mary	D. CAFFERY & SON.
▲Franklinton*•† Washin'ton	Gordon W. Goodbee.
▲Greensburg*•...St. Helena	W. C. Pipkin.
▲Gretna*..... Jefferson	See New Orleans.
▲Hahnville.....St. Charles	See New Orleans.
Hammond*•† Tangipahoa	J. W. Sentell.
▲Harrisonburg*. Catahoula	See Natchez, Miss.
▲Homer*†..... Claiborne	J. W. HOLBERT.
▲Houma*•†....Terre Bonne	Suthon & Wallis.
Jeanerette*•†..... Iberia	See New Iberia.
Jennings*•†..... Calcasieu	C. R. Cline.
▲Lafayette*•†.... Lafayette	Charles D. Caffery.
▲Lake Charles*•† Calcasieu	C. A. McCOY.
▲Lake Providence*•† E.Car'l	Ransdell & Ransdell.
▲Leesville*•†..... Vernon	See Many.
▲Mansfield*•†..... De Soto	Elam & Egan.
▲Many*•†..... Sabine	W. P. Good.
▲Marksville*•†.. Avoyelles	JOFFRION & JOFFRION.
▲Minden*•†..... Webster	L. K. Watkins.
▲Monroe*•†..... Ouachita	STUBBS & RUSSELL.
Morgan City*•†. St. Mary	See Franklin.
▲Napoleonville*Assumpt'n	L. U. Folse & Son.
▲Natchitoches*•† Nat'ches	SCARBOROUGH & CARVER.
▲New Iberia*•†.....Iberia	WEEKS & WEEKS.
▲New Orleans*•†.. Orleans	HARRY H. HALL, 807 Common St. Corporation, probate, and commercial law. Refers to Whitney National Bank.
" ..... "	EDWIN T. MERRICK, 836 Gravier St. Refers to Hibernia National Bank, and Louisiana National Bank. Attorney for Commercial National Bank.
" ..... "	RICHARDSON & SOULE, Morris Bldg. Attorneys for New Orleans National Bank.
" ..... "	SAUNDERS & GURLEY. Attorneys for Whitney National Bank, Union Nat'l Bank, New Orleans Cotton Exchange, and Edison Electric Co.
" ..... "	J. ZACH SPEARING, Masonic Temple. Refers to Whitney National Bank.
▲Newroads*Pointe Coupee	W. C. Carruth.
▲Opelousas*•†..St. Landry	WM. J. SANDOZ.
Patterson*•†.....St. Mary	See Franklin.
▲Plaquemine*•†.. Iberville	HEBERT & HEBERT.
▲Pointe a la Hache* Plaquemines	See New Orleans.
▲Port Allen*•† W. Baton R.	See Baton Rouge.
Rayne*•†..... Acadia	See Crowley.
▲Rayville*•†.....Richland	See Monroe.
▲Ruston*•†.....Lincoln	J. B. Halstead.
▲Shreveport*•†.....Caddo	ALEXANDER & WILKINSON.
▲Sparta*..... Bienville	J. J. Sprawls.
▲Springville.....Livingston	See Springfield.
▲St Bernard...St. Bernard	A. Estopional, Jr.
▲St. Francisv'le*•W. Felici'a	Robert Montgomery.
▲St. Joseph*†..... Tensas	Young & Young.
▲St. Martinville*•St. Martin	Martin & Voorhies.
▲Tallulah*•†.....Madison	Stone & Holmes.
▲Thibodaux*•†. Lafourche	THOMAS A BODEAUX.
▲Vernon*..... Jackson	N. M. Smith.
▲Vidalia*•†..... Concordia	Philip Hough.
Washington*•† St. Landry	See Opelousas
Whitecastle*•†.. Iberville	William J. Gahan,
▲Winnfield*..... Winn	See Natchitoches.
▲Winnsboro*•†...Franklin	C. L. Berry.

MAINE.

Town and County.	Name.
▲Alfred*•† ....York	Samuel M. Came.
▲Auburn*•†. Androscoggin	OAKES, PULSIFER & LUDDEN
¶▲Augusta*•† ... Kennebec	HEATH & ANDREWS.
▲Bangor*•† ..... Penobscot	CHAPMAN & WORSTER.
Bar Harbor*•† ..Hancock	JOHN A. PETERS, JR.
▲Bath*•†.....Sagadahoc	JOSEPH M. TROTT.
▲Belfast*•† ....Waldo	R. F. DUNTON.
Bethel*•†..... .....Oxford	Herrick & Park.
Biddeford*•†..... .....York	EDWIN STONE.
Boothbay Harbor*Lincoln	C. R. Tupper.
Brewer*•† .....Penobscot	F. A. Floyd.
Bridgton*•†.. Cumberland	D. P. & D. E. Chaplin.
Brunswick*•† Cumberland	BARRETT POTTER.
Buckfield*•†.....Oxford	See Canton.
Bucksport*•† ... Hancock	O. F. Fellows.
▲Calais*•†..... Washington	GEORGE R GARDNER.
Camden*•† .....Knox	REUEL ROBINSON.
Canton*•† .....Oxford	JOHN P. SWASEY.
Caribou*•† .....Aroostook	B. L. FLETCHER.
Corinna*•†.....Penobscot	See Bangor.
Damariscotta*•†. Lincoln	Pierce & Hall.
Dexter*•† .....Penobscot	L. B. WALDRON.
▲Dover*•† .....Piscataquis	O. M. Robinson.
Eastport*•† . Washington	S. D. Leavitt.
▲Ellsworth*•†.... Hancock	J. A. PETERS, JR.
Fairfield*•† .....Somerset	T. E. McFadden.
▲Farmington*•† . Franklin	J. C. HOLMAN.
Ft. Fairfield*•† Aroostook	Herbert T. Powers.
Freeport*•†..Cumberland	See Yarmouth.
Fryeburg*•†.....Oxford	E. E. Hastings.
Gardiner*•†.... Kennebec	JOHN W. FOSTER.
Gorham*•†.. Cumberland	John A. Waterman.
Guilford*•† .. Piscataquis	Henry Hudson.
Hallowell*•† .... Kennebec	See Augusta.
Hartland*•†.....Somerset	H. W. Stewart.
▲Houlton*•† .....Aroostook	POWERS & POWERS.
Kennebunk*•† .....York	W. L. Dane.
Kingfield*•† .....Franklin	H. S. Wing.
Lewiston*•†. Androscog'n	NEWELL & SKELTON.
" ..... "	WHITE & CARTER.
Limerick*..... .....York	Frank M. Higgins.
Lisbon Falls*•†. And'c'g'n	H. E. Coolidge.
Livermore Falls*•† A'd'gin	John H. Maxwell.
▲Machias*•†... Washington	C. B. DONWORTH.
Madison*•†.....Somerset	C. A. Wilber.
McKinley*•† .....Hancock	E. Webster French.
Mechanic Falls*•† And'g'n	J. M. Libby.
New Castle*•†.....Lincoln	Hilton & Hilton.
Newport*•†.....Penobscot	J. M. Sanborn.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital

Town and County.	Name.
North Berwick*•† ...York	N. Hobbs.
Norway*•† .....Oxford	A. S. Kimball.
Oakland*•† .....Kennebec	George W. Field.
Oldtown*•† ....Penobscot	JOSEPH F. GOULD.
▲Paris*† .....Oxford	See South Paris.
Phillips*•† .....Franklin	F. E. Timberlake.
Pittsfield*•† .....Somerset	J. W. Manson.
▲Portland*•† .Cumberland	SETH L. LARRABEE. General law practice. Attorney for Chapman National Bank.
" ..... "	WILLIAM H LOONEY. Refers to Portland National Bank.
" ..... "	PAYSON & VIRGIN. Attorneys for Merchants' Nat'l Bank and H. M. Payson & Co., bankers.
" ..... "	B. D. & H. M. VERRILL. Attorneys for Casco National and Canal National banks.
Presque Isle*•† Aroostook	George H. Smith.
Richmond*•† ..Sagadahoc	W. T. Hall.
▲Rockland*•† .....Knox	EDWARD B. MacALLISTER.
Rockport*•† .....Knox	See Camden.
Rumford Falls*•† .Oxford	H. E. Stearns.
Saco*•† .....York	COLLEY & WORMWOOD.
Sanford*•† .....York	FRED J. ALLEN.
Searsport*•† .....Waldo	W. T. C. Runnels.
▲Skowhegan*•† ..Somerset	GEORGE W. GOWER.
South Berwick*•† ....York	G. C. Yeaton.
South Paris*•† ....Oxford	WILSON & GRAY.
Thomaston*•† .....Knox	J. H. H. HEWITT.
Tremont* .....Hancock	E. W. French.
Waldoboro*•† ....Lincoln	O. D. Castner.
Waterville*•† ..Kennebec	C. W. HUSSEY.
Westbrook*•† Cumberl'd	Wm. Lyons.
West Buxton*..... York	Charles E. Weld.
Wilton*•† .....Franklin	C. N. Blanchard.
Winthrop*•† ...Kennebec	C. C. Stevens.
▲Wiscasset*•†o.....Lincoln	GEORGE B. SAWYER.
Yarmouth*•† Cumberland	G. F. McQuillan.
York Village*†.....York	James T. Davidson.

MARYLAND.

Aberdeen*•† .....Harford	Septimus Davis.
¶▲Annapolis*•† Anne Ar'd'l	JAMES M. MUNROE.
" ..... "	J. KEMP BARTLETT, 24-27 Bank of Baltimore Bldg. Refers to National Exchange Bank and First National Bank.
Baltimore*†o...Baltimore	BROWN & BRUNE, 222 St. Paul St. Counsel in bank and corporation matters.
" ..... "	ELLIOTT & HOFFMAN, Equitable Building. *Our specialty:* Mercantile law and collections.
" ..... "	N. RUFUS GILL & SONS, 215 St. Paul St. Commercial litigation and collections. Attorneys for Old Town Bank.
" ..... "	HINKLEY & MORRIS, 215 North Charles St. Prompt attention to collections. Reference: National Union Bank.
" ..... "	FIELDER C. SLINGLUFF, Fidelity Bldg. Attorney for Baltimore Traction Co.
Barton*† .....Allegany	See Cumberland.
▲Bel Air*•† .....Harford	STEVENSON A. WILLIAMS.
Berlin*•† .....Worcester	Calvin B. Taylor.
Brunswick*•† ..Frederick	Glen H. Worthington.
▲Cambridge*•† Dorchester	THOMAS W. SIMMONS.
Canton† .....Baltimore	See Baltimore.
Catonsville*•† .Baltimore	See Baltimore.
▲Centerville*•† Queen An'e	Philemon B. Hopper.
▲Chestertown*•† ....Kent	H. W. VICKERS.
Cockeysville*•† Baltimore	Robt. H. Bussey.
Crisfield*•† .....Somerset	Clarence P. Lankford.
▲Cumberland*•† ..Allegany	D. LINDLEY SLOAN.
Delmar .....Sussex	(P.O. Delmar, Del.) See Salisbury.
▲Denton*•† .....Caroline	Henry R. Lewis.
Dickeyville*... Baltimore	See Baltimore.
▲Easton*•† .....Talbot	JOHN W. D. JUMP
▲Elkton*•† .....Cecil	L. MARSHALL HAINES.
Ellicott City*•† ..Howard	John G. Rogers.
Emmittsburg*•† Fr'd'rick	E. L. Rowe.
Federalsburg*•† .Caroline	See Denton.
▲Frederick*•† ...Frederick	E. S. ICHELBERGER.
Frostburg*•† .....Allegany	Clayton Purnell.
Gaithersb'rg*•† M't'g'm'ry	Talbott & Talbott.
▲Hagerstown*•† Wash'gt'n	ARMSTRONG & SCOTT.
Hancock*•† ..Washington	See Hagerstown.
Havre de Grace*•† H'rf'r'd	P. L. Hopper.

Town and County.	Name.
Hyattsville*•† Prince Geo.	WELLS & WELLS.
▲Laplata*•† .....Charles	Walter J. Mitchell.
Laurel*•† Prince George's	C. H. Stanley.
▲Leonardtown*....St. Mary	D. C. Hammitt.
Lonaconing*† ....Allegany	D. LINDLEY SLOAN.
Manchester* .....Carroll	See Westminster.
Middletown*...Frederick	Emory L. Coblentz.
Mount Airy*•† ...Carroll	See Westminster.
Myersville*....Frederick	Joseph W. Gaver.
New Windsor*•...Carroll	Lewis Diehlman.
North East*•† .....Cecil	See Elkton.
▲Oakland*•† .....Garrett	JULIUS C. RENNINGER.
Oxford*•† .....Talbot	W. H. Adkins.
Pocomoke City*•† W'r'st'r	C. O. Melvin.
Port Deposit*•† .....Cecil	Philip R. Bond.
Port Tobacco*•...Charles	See Laplata.
▲Prince Fredericktown* Calvert	John B. Gray.
▲Princess Anne*•† Som'rset	GORDON TULL.
Queenstown*•Queen An'e	See Centerville.
Rising Sun*•† .....Cecil	See Elkton.
▲Rockville*•† Montgomery	Talbott & Talbott.
▲Salisbury*•† ...Wicomico	JAMES E. ELLEGOOD.
Sandy Spring*† M't'g'm'ry	See Rockville.
Sharpsburg*•† ..Wash'ton	See Hagerstown.
Smithsburg*•† ..Wash'ton	See Hagerstown.
▲Snow Hill*•† ...Worcester	R. D. JONES.
St. Michaels*•† .....Talbot	W. D. J. Morris.
Taneytown*•† .....Carroll	Bond & Parke.
Taylors Island*Dorch'ster	See Cambridge.
Thurmont*•† ...Frederick	See Frederick.
▲Towson*•† .....Baltimore	Z. Howard Isaac.
Trappe*•† .....Talbot	See Easton.
Union Bridge*•† ..Carroll	See Westminster.
Union Mills* .....Carroll	See Westminster.
Uniontown* .....Carroll	See Westminster.
▲Upper Marlboro*•† Pr. Geo.	Magruder & Wilson.
Westminster*•† ... Carroll	JOHN M. REIFSNIDER.
Williamsport*•† Wash'ton	See Hagerstown.
Woodsboro*•† .Frederick	See Frederick.

MASSACHUSETTS.

Abington*•† ....Plymouth	Coughlan Bros.
Adams*•† .....Berkshire	F. H. B. Munson.
Amesbury*•† .....Essex	George W. Cate.
Amherst*•† ....Hampshire	W. Hamlin.
Andover*•† .....Essex	George H. Poor.
Arlington*•† ...Middlesex	J. A. Bailey, Jr.
Ashburnham*•† Worc'st'r	See Fitchburg.
Athol*•† .....Worcester	GEORGE W. HORR, LL.B.
Athol Center*. Worcester	See Athol.
Attleboro*•† .....Bristol	FRANK I. BABCOCK.
Ayer*•† .....Middlesex	Warren H. Atwood.
Baldwinsville*•† Wo'c'st'r	Edward L. Hill.
▲Barnstable*•† .Barnstable	THOMAS C. DAY.
Barre*† .....Worcester	Mawbey & Johnson.
Belmont*•† .....Middlesex	J. F. Buckley.
Beverly*•† .....Essex	L. H. WARDWELL.
¶▲Boston*•† .....Suffolk	HERBERT L. BAKER, 30 Court St. Refers to Beacon Trust Co.
" ..... "	JOHN HASKELL BUTLER, 244 Washington St. General practice. References: Winthrop Nat. Bk. and Old Colony Tr. Co.
" ..... "	WM. E. L. DILLAWAY & H. M. BURTON, Tremont Bldg. Refer to Boylston National Bank and Mechanics National Bank.
" ..... "	WM. H. PREBLE, Sears Bldg. Commercial litigation, collections, and insolvency cases a specialty. Refers to Wheeler & Wilson Mfg. Co., Boston.
" ..... "	AUGUSTINE H. READ. The only Commissioner given for Boston. 20 Devonshire St. Depositions carefully taken. Refers to Continental Nat. Bk.
" ..... "	W. F. & W. S. SLOCUM, Herald Bldg. Corporation, commercial, probate and insolvency practice, depositions taken. Refer to National Hide and Leather Bank.
" ..... "	SPRAGUE & MESSER, Equitable Bldg. Attorneys for the National Bank of the Republic.
Bridgewater*•† Plymouth	George W. Folsom, Jr.
Brockton*•† ....Plymouth	HERBERT H. CHASE.
Brookline*•† .....Norfolk	A. L. Lincoln, Jr.
Cambridge*•† . Middlesex	CHARLES A. WHITTEMORE.
Cambridgeport*•† Mid'sex	See Cambridge.
Canton*•† .....Norfolk	See Dedham.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Chelsea*•† ..... Suffolk	WILLIAM M. NOBLE, address 53 State Street, Boston.
Chicopee*•† .... Hampden	Luther White.
ChicopeeFalls*•†. Hamp'n	James H. Loomis.
Clinton*•† ..... Worcester	EDMOND A. EVANS.
Cohasset*•† ..... Norfolk	Louis T. Cushing.
Concord*•† ..... Middlesex	Prescott Keyes.
Conway*•† ..... Franklin	See Greenfield.
Danvers*•† ..... Essex	Daniel N. Crowley.
▲Dedham*•†..... Norfolk	D. G. HILL.
East Bridgewater*†Ply'th	R. O. Harris.
East Cambridge*•†Mid's'x	See Cambridge.
Easthampton*•†Hamps're	Edward L. Shaw.
East Weymouth*•†Norf'k	See Weymouth.
▲Edgartown*•† ..... Dukes	B. T. Hillman.
● Essex*† ..... Essex	See Gloucester.
Everett*•† ..... Middlesex	See Lowell.
Fairhaven*•†..... Bristol	J. L. Gillingham.
▲Fall River*•†..... Bristol	JACKSON, SLADE & BORDEN. Attorneys for Fall River National Bank and Second National Bank.
Falmouth*•† .. Barnstable	See Barnstable.
▲Fitchburg*•† .. Worcester	A. Z. GOODFELLOW.
Florence*•† .... Hampshire	See Northampton.
Foxboro*•† ..... Norfolk	E. C. CORNEY.
Framingham*•†. Mid'esex	WALTER ADAMS.
Franklin*•† ..... Norfolk	Wiggins & Doe.
Gardner*•† .... Worcester	PIERCE & STILES.
Georgetown*•† ..... Essex	W. A. Butler.
Gloucester*•†..... Essex	LINCOLN S. SIMONDS. Refers to Gloucester National Bank.
Grafton*•† .... Worcester	W. E. Fowler.
Great Barrin'n*•†B'kshire	A. CHALKLEY COLLINS.
▲Greenfield*•†.... Franklin	LAMB & LAWLER.
Harwich*•†.... Barnstable	See Barnstable.
Haverhill*•† ..... Essex	POOR & FULLER.
Haydenville*•† . Hamps're	See Northampton.
Hingham*•† .... Plymouth	Thomas H. Huttimer.
Holliston*•† .... Middlesex	J. P. Dexter.
Holyoke*•† ..... Hampden	P. J. GARVEY.
Hopkinton*•†.. Middlesex	George L. Hemenway.
Hudson*•†..... Middlesex	James T. & R. E. Joslin.
Hyannis*•† .... Barnstable	Henry H. Baker, Jr.
Hyde Park*•† .... Norfolk	E. C. JENNY.
Ipswich*•†..... Essex	George H. W. Hayes.
▲Lawrence*•†..... Essex	SWEENEY & DOW.
Lee*•† ..... Berkshire	A. B. Clark.
Leicester*..... Worcester	Henry O. Smith.
Lenox*† ..... Berkshire	See Pittsfield.
Leominster*•†. Worcester	HARRY C. BASCOM.
Lexington*•† .. Middlesex	A E. Scott.
▲Lowell*•† ..... Middlesex	FREDERICK P. MARBLE. Refers to First National Bank.
Ludlow*• ..... Hampden	See Springfield.
Lynn*•† ..... Essex	JOHN M. BARRY.
Malden*•† ..... Middlesex	P. J McGUIRE.
Manchester*•†..... Essex	See Gloucester.
Marblehead*•†..... Essex	Wm. D. T. Trefey.
Marlboro*•† ... Middlesex	Edgar Weeks.
Medford*•† .... Middlesex	B. F. Hayes.
Medway*•† ..... Norfolk	A. T. Johnson.
Melrose*•† ..... Middlesex	Frank L. Washburn.
Merrimac*•†..... Essex	T. H. Hoyt.
Methuen*•†..... Essex	Wm. M. Rogers.
Middleboro*•† . Plymouth	George W. Stetson.
Milford*•† ..... Worcester	Lowell E. Fales.
Millbury*•†.... Worcester	H. W. Aiken.
Milton*•†..... Norfolk	C. F. Hall.
Monson*•†..... Hampden	See Springfield.
▲Nantucket*•†.. Nantucket	ALLEN COFFIN.
Natick*•† ..... Middlesex	C. G. Bancroft.
▲New Bedford*•† ... Bristol	JENNEY & POTTER.
Newbury ..... Essex	See Newburyport.
▲Newburyport*•†..... Essex	THOMAS HUSE.
Newton*•† ... Middlesex	Louis A. Hall.
Newton Center*•†Mid'sex	WILLIAM M. NOBLE. Address 53 State St., Boston.
Newtonville*•† Middlesex	See Newton.
North Adams*•†. Berks're	BEER & DOWLIN.
▲Northampt'n*•†Hamps're	HAMMOND & FIELD.
No. Attleboro*•† .. Bristol	F. B. Byrnes.
Northboro*•†. Worcester	William M. Brigham.
No. Brookfield*•†Wo'ster	Henry W. King.
No. Cambridge*•†Mid'sex	See Cambridge.
North Easton*•† .. Bristol	M. L. Urann.
Norwell*• ..... Plymouth	H. T. Fogg.
Oakdale*•† .... Worcester	Cutting & Sheehan.
Orange*•† ..... Franklin	E. S. Hall.
Oxford*•† ..... Worcester	See Worcester.
Palmer*•† ..... Hampden	W. W. LEACH.
Peabody*•† ..... Essex	JOHN J. CAHILL.
▲Pittsfield*•† ... Berkshire	E. T. SLOCUM.
▲Plymouth*•† ... Plymouth	EDWARD A. BURNETT.
Provincetown*•†Barn'ble	R. A. Hopkins.
Quincy*•† ..... Norfolk	W. W. JENNESS.
Randolph*•† ..... Norfolk	Asa P. French.
Reading*•† .... Middlesex	James W. Grimes.
Rockland*•† ... Plymouth	George W. Kelley.
Rockport*•† ..... Essex	See Gloucester.
Rowley*•† ..... Essex	See Newburyport.
▲Salem*•† ..... Essex	JOHN H. SHEEDY.
Salisbury*•† ..... Essex	See Newburyport.
Shelburne Falls*•† Fra'lin	Henry M. Puffer.
Somerville*•†..Middlesex	See Boston.
South Braintree*•†.Nor'k	C. C. Mellen.
Southbridge*•†Worcester	Henry B. Montague.
So. Framingham*•†Md'l'x	John M. Merriam.
South Weymouth*•†Nor'k	Louis A. Cook.
S. Yarmouth*•†Barnstable	See Barnstable.
Spencer*•† .... Worcester	A. W. Curtis.
▲Springfield*•† .. Hampden	GARDNER & GARDNER. Refer to any bank in Springfield.
Stockbridge*•† Berkshire	See West Stockbridge.
Stoneham*•†....Middlesex	W. B. Stevens.
Stoughton*•† ..... Norfolk	Oscar A. Marden.
▲Taunton*•† ..... Bristol	H. J. FULLER.
Townsend*•† .. Middlesex	C. F. Worcester.
Turner's Falls*•†Franklin	Greene & Davenport (*see Greenfield*).
Uxbridge*•† .. Worcester	W. J. Taft.
Wakefield*†..... Middlesex	Samuel K. Hamilton.
Wales*†..... Hampden	H. A. McFarland.
Waltham*•†..... Middlesex	R. M. Stark.
Ware*•† ..... Hampshire	H. M. Coney.
Wareham*•† .... Plymouth	G. C. Tobey.
Warren*•† .... Worcester	E. C. SAWYER.
Watertown*•†.Middlesex	Joseph P. Keefe.
Webster*•† .... Worcester	H. J. Clarke.
Wellfleet*•† ... Barnstable	H. P. Harriman.
Westboro*•†.... Worcester	A. F. BROWN.
Westfield*•† .... Hampden	HARRY B. PUTNAM.
West Gardner*•†. Wor'ster	G. R. Warfield.
Westminster*† Worcester	See Fitchburg.
West Newbury*..... Essex	See Newburyport.
West Newton*•† . Mid'sex	LAWRENCE BOND.
WestStockbridge*•†Berk.	W. C. Spaulding.
Weymouth*•† ..... Norfolk	A. P. WORTHEN.
Whitinsville*•†Worcester	See Worcester.
Whitman*•†..... Plymouth	O. L. Bonney.
Williamstown*†Berkshire	Sanborn Gove Tenney.
Winchendon*•†. Wor'ster	F. B. Spalter.
Winchester*•†. Middlesex	G. S. Littlefield.
Woburn*•†..... Middlesex	JOHN G. MAGUIRE.
▲Worcester*•†.. Worcester	RICE, KING & RICE.
Wrentham*•†..... Norfolk	Samuel Warner.
Yarmouthport*•Barna'ble	Charles C. Paine.

MICHIGAN.

Town and County.	Name.
Addison*• ..... Lenawee	Robertson & Clark.
▲Adrian*•† ..... Lenawee	JOHN E. BIRD.
Akron*•†..... Tuscola	See Caro.
Albion*•† ..... Calhoun	M. D. Weeks.
Algonac*†..... St. Clair	J. M. Robertson.
▲Allegan*•† ..... Allegan	I. C. MONTAGUE.
Allen*•† ..... Hillsdale	F. A. Roetzlisberger.
Alma*•†..... Gratiot	Francis Palmer.
Almont*•†..... Lapeer	F. P. Andrus.
▲Alpena*•†..... Alpena	JOSEPH H. COBB.
▲Ann Arbor*•† Washtenaw	LAWRENCE & BUTTERFIELD
Applegate*•†..... Sanilac	See Carsonville.
Argyle..... Sanilac	See Carsonville.
Armada*•†..... Macomb	Bert C. Preston.
Ashley*•†..... Gratiot	See Ithaca.
Athens*•†..... Calhoun	Charles A. Standiford.
▲Atlanta* .. Montmorency	See Gaylord.
Au Sable*•†..... Iosco	See Tawas City.
▲Autrain*•†..... Alger	See Marquette.
▲Bad Axe*•†..... Huron	GEORGE W. CLARK.
▲Baldwin*•† ..... Lake	See Reed City.
Bancroft*•†... Shiawassee	M. V. B. Wixom.
Bangor*•† .... Van Buren	R. M. Chase.
Barryton*..... Mecosta	See Big Rapids.
Battle Creek*•†..Calhoun	LELAND H. SABIN.
▲Bay City*•†..... Bay	R. A. McKAY.
Bay Port*•†..... Huron	See Port Austin.
Belding*•†..... Ionia	H. L. VanBenschoten.
▲Bellaire*•†..... Antrim	Leavitt & Guile.
Belleville*•†..... Wayne	See Wayne.
Bellevue*•†..... Eaton	George P. Stevens.
Benton Harbor*...Berrien	HUMPHREY S. GRAY.
Benzonia*•†..... Benzie	See Frankfort.
BerrienSprings*..Berrien	R. D. Dix.
▲Bessemer*•† ..... Gogebic	S. S. Cooper.
▲Big Rapids*•†..... Mecosta	W. S. TUCKER.
Birmingham*•†.. Oakland	See Pontiac.
Blissfield*•†..... Lenawee	John A. Riley.
Breckenridge*•†..Gratiot	See St. Louis.
Brighton*•†.... Livingston	B. T. O. Clark.
Britton*•† ..... Lenawee	See Adrian.
Bronson*•†..... Branch	M. Thompson.
Brooklyn*•†..... Jackson	J. C. Covert.
Brown City*•†.... Sanilac	Fred A. Farr.
Buchanan*•†..... Berrien	A. A. Worthington.

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▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Burr Oak*✝.. St. Joseph	A. M. Graham.
Byron*✝.....Shiawassee	See Durand.
▲Cadillac*✝..... Wexford	SAWYER & BISHOP.
Caledonia*✝..... Kent	See Middleville.
Calumet*✝ ..... Houghton	See Houghton.
Camden*..... Hillsdale	See Hillsdale.
Capac*✝..... St. Clair	J. L. Willoughby.
Carleton*✝.....Monroe	See Dundee.
▲Caro*✝ ..... Tuscola	Walter J. Gamble.
Carson City*✝ Montcalm	Lee A. Lyon.
Carsonville*✝.... Sanilac	Thomas G. Graham.
Caseville*✝..... Huron	T. B. Woodworth.
Cass City*✝..... Tuscola	J. D. Brooker.
▲Cassopolis*✝..... Cass	L. H. GLOVER.
Cedar Springs*✝.....Kent	Stuart & Barker.
Central Lake*✝...Antrim	M. W. Neukirk.
Centerville*✝ St. Joseph	H. P. Stewart.
▲Charlevoix*✝ Charlevoix	A. D. Cruikshank.
▲Charlotte*✝.....Eaton	McCALL & SHEPHERD.
▲Cheboygan*✝.Cheboygan	GEORGE E. BELL.
▲Chelsea*✝.....Washtenaw	A. W. Wilkinson.
Chesaning*✝.....Saginaw	E. V. Mudge.
Clare*✝..... Clare	C. W. Perry.
Clarkston*..... Oakland	L. N. Brown.
Clarksville*✝ ..... Ionia	See Ionia.
Clayton*✝..... Lenawee	J. E. Bird.
Climax*✝ .....Kalamazoo	See Vicksburg.
Clinton*✝ ..... Lenawee	Edwin R. Smith.
Clio*✝..... Genesee	J. L. Curry.
▲Coldwater*✝.....Branch	LOVERIDGE & LOVERIDGE.
Coleman*✝..... Midland	See Midland.
Coloma*✝..... Berrien	See Benton Harbor.
Colon*✝ ..... St. Joseph	D. L. Akey.
Concord*✝ .....Jackson	See Jackson.
Constantine*✝ St. Joseph	James M Harvey, Jr.
Coopersville*✝... Ottawa	James Cilley.
▲Corunna*✝...Shiawassee	John T. McCurdy.
Covert*✝..... Van Buren	H. B. Chase.
Croswell*✝..... Sanilac	WILLIAM H. AITKIN.
▲Crystal Falls*✝ ..... Iron	A. L. Flewelling.
Dansville*..... Ingham	See Lansing.
Davison*✝ ..... Genesee	See Flint.
Dearborn*✝ ..... Wayne	See Detroit.
Decatur*✝.... Van Buren	A. L. MOULTON.
Deckerville*✝..... Sanilac	R. J. West.
Delray*✝..... Wayne	C. L. Coulson.
▲Detroit*✝ ..... Wayne	BARNES & RACE, Home Bank Bldg. Refer to Citizens Savings Bank.
" ..... "	BOWEN, DOUGLAS & WHITING, Moffat Bldg. Attorneys for Mechanics Bank.
" ..... "	JULIAN G. DICKINSON, Newberry & McMillan Bldg. Refers to Preston National Bank.
" ..... "	SIDNEY T. MILLER, 80 Griswold St. Counsel for Detroit Savings Bank and Wyandotte Savings Bank, etc.
" ..... "	WESLEY L. NUTTEN, 601 Wayne Bank Bldg. Refers to Detroit River Savings Bank.
" ..... "	SELLING & HATCH, 406-408 Hammond Bldg. Refer to Peninsular Savings Bank.
" ..... "	WILLIAM H. TURNER, Attorney at Law, 3 Moffat Bldg. Refers to McLellan & Anderson Savings Bank.
" ..... "	WELLS, ANGELL, BOYNTON & McMILLAN, Union Trust Bldg. Attorneys for American Exchange Nat. Bank, and Commercial Nat. Bank.
Dexter*✝..... Washtenaw	James T. Honey.
Dimondale*✝..... Eaton	See Eaton Rapids.
Douglas*..... Allegan	See Allegan.
Dowagiac*✝..... Cass	JOHN WOOSTER.
Downington*✝... Sanilac	F. S. Viets.
Dryden*✝..... Lapeer	T. Williams.
Dundee*✝ ..... Monroe	Randall & Corbin.
Durand*✝..... Shiawassee	Fred J. Northaway.
▲Eagle River*..Keweenaw	See Calumet.
East Jordan*✝ Charlevoix	A. B. Nicholas.
East Saginaw✝...Saginaw	See Saginaw.
East Tawas*✝..... Iosco	See Tawas City.
Eaton Rapids*✝.....Eaton	J. B. Hendee.
Edmore*✝ .... Montcalm	See Ionia.
Elk Rapids*✝.....Antrim	A. B. Dougherty.
Elkton*✝..... Huron	W. L. Doyle.
Elsie*✝..... Clinton	Charles Snelling.
Emmett*✝..... St. Clair	See Port Huron.
▲Escanaba*✝.....Delta	IRA C. JENNINGS.
Evart*✝..... Osceola	C. H. Rose.
Ewen*✝ ..... Ontonagon	See Bessemer.
Fairgrove*✝..... Tuscola	See Caro.
Farmington*✝ ... Oakland	See Northville.
Fenton*✝..... Genesee	Henry C. Riggs.
Fennville*✝ ..... Allegan	Theo. Wade.
▲Flint*✝..... Genesee	CLINTON ROBERTS.

Town and County.	Name.
Flushing*✝..... Genesee	F. P. Sayre.
Forestville*✝ ..... Sanilac	See Deckerville.
Fowler*✝..... Clinton	J. G. Patterson.
Fowlerville*✝ Livingston	S. S. Abbott.
▲Frankfort*✝..... Benzie	N. A. PARKER.
Freeport*✝.....Barry	See Hastings.
Fremont*✝ .... Newaygo	S. W. Dunham.
Gagetown*✝..... Tuscola	See Cass City.
Galesburg*✝. Kalamazoo	R. G. Smith.
Galien*✝ ..... Berrien	See Three Oaks.
▲Gaylord*✝..... Otsego	A. D. Marshall.
Gladstone*✝ ..... Delta	Smith & Empson.
▲Gladwin*✝ ..... Gladwin	Charles B. Wilmot.
Gobleville*✝...Van Buren	H. M. Huff.
▲Grand Haven*✝.. Ottawa	GEORGE A. FARR.
Grand Ledge*✝....Eaton	C. Alexander.
Grand Marais*..... Alger	C. D. Doig.
▲Grand Rapids*✝.... Kent	BOLTWOOD & BOLTWOOD. Refer to Old National Bank.
" ..... "	CRANE, NORRIS & DREW, References: National City Bank and Michigan Trust Co.
" ..... "	TAGGART, DENISON & WILSON. References: Kent Co. Savings Bank, Nat. City Bank, and Michigan Trust Co.
Grass Lake*✝....Jackson	E. Pelton.
▲Grayling*✝.....Crawford	Joseph Patterson.
Greenville*✝.. Montcalm	E. J. Bowman.
Hancock*✝.... Houghton	See Houghton.
Hanover*✝..... Jackson	See Jackson.
Harbor Beach*..... Huron	See Bad Axe.
▲Harbor Springs*✝ Emmet	See Petoskey.
▲Harrison*✝ ..... Clare	W. H. Browne.
▲Harrisville*✝..... Alcona	F. A. Beede.
▲Hart*✝ ..... Oceana	F. S. Gurney.
Hartford*✝... Van Buren	A. H Tuttle.
▲Hastings*✝ ..... Barry	WILLIAM B. SWEEZEY.
▲Hersey*✝ ..... Osceola	C. M. Beardsley.
▲Hillsdale*✝.....Hillsdale	J. S. & E. O. GALLOWAY.
Holland*✝..... Ottawa	CHARLES H. McBRIDE.
Holly*✝.....Oakland	C. F. Collier.
Homer*✝..... Calhoun	Myron H. Nichols.
Hopkins Station*✝ Alle'n	See Allegan.
▲Houghton*✝....Houghton	J. F. HAMBITZER.
Howard*✝ ..... Montcalm	C. W. Perry.
▲Howell*✝..... Livingston	W. P. VAN WINKLE.
Hubbardston*.....Ionia	Frank Rogers.
Hudson*✝ ..... Lenawee	Grant Fellows.
Imlay City*✝.....Lapeer	Herbert W. Smith.
▲Ionia*✝..... Ionia	F. C. MILLER.
▲Iron Mountain*✝.Dick'n	E. A. WOODWARD.
Iron River*✝..... Iron	I. W. Byers.
Ironwood*✝..... Gogebic	C. E. MILLER.
Ishpeming*✝.. Marquette	H. O. YOUNG.
▲Ithaca*✝.....Gratiot	George P. Stone.
▲Jackson*✝ .....Jackson	BADGLEY & BADGLEY.
Jasper*✝ .....Lenawee	H. C. Pratt.
Jonesville*✝ ...Hillsdale	S. D. McNeal.
▲Kalamazoo*✝ Kalamazoo	OSBORN, MILLS & MASTER.
▲Kalkaska*✝ ....Kalkaska	C. C. Jencks.
Kinde*✝ ..... Huron	James H. Hall.
Kingston*✝..... Tuscola	J. B Beverly.
Laingsburg*✝ Shiawassee	H. H. Pulver.
▲Lake City*✝...Missaukee	F. O. Gaffney.
Lake Linden*✝Houghton	See Houghton.
Lake Odessa*✝ .....Ionia	See Ionia.
Lake View*✝..Montcalm	Salem F. Kennedy.
▲L'Anse*✝ .....Baraga	R. McKernan.
¶Lansing*✝ .....Ingham	SEYMOUR H. PERSON
▲Lapeer*✝ .....Lapeer	GREER & WILLIAMS.
Laurium*..... Houghton	See Houghton.
Lawrence*✝..Van Buren	See Kalamazoo.
Lawton*✝ ....Van Buren	See Kalamazoo.
▲Leland*✝ .....Leelanau	A. F. Bonting.
Lenox*✝..... Macomb	See Richmond.
Leslie*✝..... Ingham	Arthur J. Tuttle.
Lexington*✝..... Sanilac	See Sanilac Center.
Linden*✝..... Genesee	James L. Spencer.
Litchfield*✝ ... Hillsdale	L. B. Agard.
Lowell*✝ ..... Kent	John W. Matthewson.
▲Ludington*✝ .....Mason	H. C. HUTTON.
Lyons*✝ ..... Ionia	E. C. Spalding.
Mancelona*✝ .....Antrim	H. B. Hudson.
Manchester*✝ Washte'aw	A. J. Waters.
▲Manistee*✝ ....Manistee	JOHN H. GRANT.
▲Manistique*✝Schoolcraft	VIRGIL I. HIXSON.
Manton*✝ .....Wexford	I. C. Wheeler.
Maple Rapids*....Clinton	See St. Johns.
Marcellus*✝ ..... Cass	Smith & Harmon.
Marine City*✝ .....St. Clair	F. S. Parker.
Marlette*✝..... Sanilac	D. S. McClure.
▲Marquette*✝ ..Marquette	CHARLES R. BROWN & SON.
▲Marshall*✝ .....Calhoun	HERBERT E. WINSOR.
▲Mason*✝ .....Ingham	L. B. McArthur.
Mayville*✝ .....Tuscola	T. J. Eveland.
Mears*✝ ..... Oceana	John T. Cummings.
Memphis*✝ .....Macomb	See Almont.
Mendon*✝..... St. Joseph	E. E. Harwood.
▲Menominee*✝Menominee	SAWYER & WAITE.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. ✝ Telegraph Station. ¶ State Capital.

Town and County.	Name.
Merrill*† .....Saginaw	See Saginaw.
Middleville*† .....Barry	H. E. Hendricks.
▲Midland*† .....Midland	E. P. Rice.
Milan*† .....Washtenaw	D. C. Salisbury.
Milford*† .....Oakland	Edward J. Bissell.
Millington*† .....Tuscola	See Vassar.
Minden City*† ....Sanilac	See Sanilac Center.
▲Mio* .....Oscoda	See Grayling.
▲Monroe*† .....Monroe	LANDON & LOCKWOOD.
Montague*† ..Muskegon	See Whitehall.
Montrose*† .....Genesee	See Clio.
Morenci*† .....Lenawee	C. S. Ingals.
Morrice*† ....Shiawassee	A. L. Beard.
▲Mt. Clemens*† ..Macomb	WILLIAM S. JENNEY.
▲Mt. Pleasant*† ..Isabella	FRANCIS H. DODDS.
Muir*† .....Ionia	George Bennett.
Mulliken*† .....Eaton	See Grand Lodge.
Munising*† .....Alger	Walsh & Pardee.
▲Muskegon*† ..Muskegon	SMITH,NIMS,HOYT & ERWIN Refer to any bank in Muskegon
Nashville*† .....Barry	Walter S. Powers.
Negaunee*† ..Marquette	JOHN Q. ADAMS.
▲Newaygo*† .... Newaygo	Fred W. Riblet.
New Baltimore*† Macomb	See Mt. Clemens.
▲Newberry*† .....Luce	Sanford N. Dutcher.
New Haven*† ...Macomb	Adam T. Bennett.
Niles*† .....Berrien	N. H. BACON.
North Adams*†Hillsdale	See Hillsdale.
North Branch*† ..Lapeer	See Lapeer.
North Lansing† ..Ingham	See Lansing.
Northville*† .....Wayne	C. C. Yerkes.
Ogden*† .....Lenawee	See Adrian.
Olivet* .....Eaton	See Bellevue.
Omer*† .....Arenac	W. C. Cook.
Onaway*• ....Presque Isle	See Rogers.
▲Ontonagon*† Ontonagon	W. W. Wendell.
Orion*† .....Oakland	William E. Littell.
Oscoda*† .....Iosco	See Tawas City.
Otsego*† .....Allegan	ANDERSON & ANDERSON.
Ovid*† .....Clinton	High & Everett.
Owosso*† ....Shiawassee	KILPATRICK & PIERPONT.
Oxford*† .....Oakland	Frank E. Jenkins.
▲Paw Paw*† ...Van Buren	T. J. CAVANAUGH.
Peck* .....Sanilac	T. C. Graham.
Pentwater*† .....Oceana	WILLIAM T. EVANS.
Perrinton*† .....Gratiot	See Ashley.
Perry*† .....Shiawassee	A. N. Macqueen.
Petersburg*† .....Monroe	John O. Zabel.
Petoskey*† .....Emmet	C. J. PAILTHORP.
Pewamo*† .....Ionia	See Lyons.
Pigeon*† .....Huron	Paul Woodworth.
Pinckney*† ..Livingston	W. A. Carr.
Pinconning*† .....Bay	See Standish.
Plainwell*† .....Allegan	E. J. Anderson.
Plymouth*† .....Wayne	G. A Starkweather.
▲Pontiac*† .....Oakland	JOHN H. PATTERSON.
Port Austin*† ....Huron	James H. Hall.
Port Hope*† .....Huron	See Harbor Beach.
▲Port Huron*† ....St. Clair	GEORGE G. MOORE.
Portland*† .....Ionia	W. E. Hawley.
Port Sanilac*† ....Sanilac	M. N. Mugan.
Quincy*† .....Branch	W. H. Lockerby.
Reading*† .....Hillsdale	Lockerby & Kinney.
Red Jacket*† ..Houghton	See Houghton.
Reed City*† .....Osceola	Charles A. Withey.
Reese*† .....Tuscola	See Vassar.
Remus*† .....Mecosta	See Big Rapids.
Richland*† .. Kalamazoo	See Battle Creek.
Richmond* .....Macomb	W. S. Stone.
Rochester*† .....Oakland	J. H. Holman.
Rockford*† .....Kent	C. G. Hyde.
Rockland*† .. Ontonagon	See Ontonagon.
▲Rogers*• .....Presque Isle	G. Covey, Jr.
Romeo*† .....Macomb	D. N. Lowell.
▲Roscommon*†Rosc'm'on	Charles L. De Waele.
▲Saginaw*† .....Saginaw	E. J. DEMOREST. Refers to Second National Bank.
Saline*† ..... Washtenaw	See Ypsilanti.
Sand Beach† .....Huron	See Harbor Beach.
▲Sanilac Center*... Sanilac	William H. Burgess.
Saranac*† .....Ionia	P. T. Williams.
Saugatuck*† ..... Allegan	W. A. Woodworth.
▲Sault Ste Marie*†Chip'wa	GEORGE A. CADY.
Schoolcraft*† Kalamazoo	George M. Fields.
Scottville*† ..... Mason	See Ludington.
Sebewaing*† ..... Huron	See Port Austin.
Seney*† .....Schoolcraft	See Newberry.
Shelby*† .....Oceana	A. E. Souter.
Shepherd*† .....Isabella	F. E. Hibbard.
Sheridan*† .....Montcalm	E. Follette.
Sherwood*† ..... Branch	See Union City.
South Haven*† VanBuren	S. B. MONROE.
South Lyon*† ...Oakland	Carpenter & Chubb.
Sparta*† .....Kent	B. N. Keister.
Springport*† ....Jackson	See Albion.
▲Standish*† .....Arenac	M. D. Snow.
▲Stanton*† .....Montcalm	L. C. PALMER.
St. Charles*† ....Saginaw	T. P. Zander.
St. Clair*† .....St. Clair	A. R. Stowell.
▲St. Ignace*† .. Mackinac	Henry Hoffman.
▲St. Johns*† .....Clinton	FEDEWA & WALBRIDGE.
▲St. Joseph*† .....Berrien	N. A. HAMILTON.
St. Louis*† ..... Gratiot	Charles W. Giddings.
Stockbridge*† ...Ingham	W. B. Gildart.
Sturgis*† ..... St. Joseph	C. A. Sturgis.
Sunfield*† ..... Eaton	See Grand Ledge.
▲Tawas City*† .....Iosco	N. C. HARTINGH.
Tecumseh*† .... Lenawee	F. B. Wood.
Tekonsha*† ..... Calhoun	William A. Howard.
Three Oaks*† .... Berrien	W. K. Sawyer.
Three Rivers*†St. Joseph	S. M. CONSTANTINE.
▲TraverseCity*†Gr'ndTra.	PRATT & DAVIS.
Turner*† ..... Arenac	See Standish.
Twining*† ..... Arenac	See Standish.
Ubly*† ..... Huron	J. C. Ryan.
Union City*† .....Branch	M. A. Merrifield.
Unionville*† .....Tuscola	See Caro.
Utica*† ..... Macomb	G. E. Eckert.
Vandalia*† ..... Cass	See Cassopolis.
Vassar*† .....Tuscola	E. H. TAYLOR.
Vermontville*† ....Eaton	See Charlotte.
Vernon*† .... Shiawassee	See Corunna.
Vicksburg*†. Kalamazoo	T. RAYNER, JR.
Wacousta* .....Clinton	See Grand Ledge.
Waldron*† .....Hillsdale	S. W. Yeagley.
Watervliet*† .....Berrien	See Benton Harbor.
Wayland*† .....Allegan	David Stockdale.
Wayne*† ..... Wayne	J. F. Cullen.
West Bay City*† ... Bay	See Bay City.
▲West Branch*†. Ogemaw	F. L. Snodgrass.
Weston*† ..... Lenawee	H. C. Reton.
Whitehall*† ...Muskegon	Paul I. Hedges.
WhitePigeon*†St. Joseph	W. F. Thomas.
Williamston*† ...Ingham	W. T. Webb.
Woodland*• ..... Barry	C. S. Palmerton.
Wyandotte*† ..... Wayne	SYLVESTER PRAY.
Yale*† .....St. Clair	Drake & Rapley.
Ypsilanti*† .. Washtenaw	D. C. GRIFFIN.
Zeeland*† ..... Ottawa	See Holland.

MINNESOTA.

Town and County.	Name.
▲Ada*† ..... Norman	W. W. Calkins.
Adams*† ..... Mower	P. H. Carr.
Adrian*† ..... Nobles	O. W. FREEMAN.
▲Aitkin*† ..... Aitkin	F. N. Hall.
Albany*† ..... Stearns	See Avon.
▲Albert Lea*† ...Freeborn	A. U. MAYLAND.
Alden*† ..... Freeborn	Ira Cary.
▲Alexandria*† .... Douglas	C. J. Gunderson.
Alpha*• ..... Jackson	See Heron Lake.
Amboy*† ..... Blue Earth	Charles Thompson.
Annandale*† ..... Wright	Henry Spindler.
▲Anoka*† ..... Anoka	A. F. PRATT.
Appleton*† ..... Swift	E. T. Young.
Argyle*† ..... Marshall	GEORGE ERICKSON.
Arlington*† ..... Sibley	P. A. Cosgrove.
Atwater*† .....Kandiyohi	L. E. Covell.
Audubon*† ..... Becker	See Detroit City.
▲Austin*† ..... Mower	ARTHUR W. WRIGHT.
Avoca*† ..... Murray	See Fulda.
Badger* ..... Roseau	See Roseau.
Balaton*† ..... Lyon	See Tracy.
Barnesville*† ..... Clay	Charles S. Marden.
Battle Lake*†. Otter Tail	See Fergus Falls.
Beardsley*† .....Bigstone	See Graceville.
▲Beaver Falls* ....Renville	See Redwood Falls.
Belgrade*† ..... Stearns	See Glenwood.
Belle Plaine*† ..... Scott	See Shakopee.
Bellingham*† Lac-qui-P'e	T. J. McElligott.
Belview*† ..... Redwood	A. O. Gimmestad.
▲Bemidji*• ..... Beltrami	Street & Reynolds.
▲Benson*† ..... Swift	S. A. Hudson.
Bigelow*† ..... Nobles	See Worthington.
Big Lake*† ...Sherburne	Frank T. White.
Bird Island*† .....Renville	H. C. Berry.
Blooming Prairie*†. Ste'e	W. R. Hoskyn.
Blue Earth City*†Farib'lt	FRANK E. PUTNAM.
▲Boyd*† .....Lac-qui-Parle	See Madison.
Braham ..... Isanti	See Cambridge.
Brainerd*† ...Crow Wing	T. C. BLEWITT.
▲Brandon*† ..... Douglas	See Alexandria.
Breckenridge*† .. Wilkin	EZRA G. VALENTINE.
▲Brewster*† ..... Nobles	See Heron Lake.
Bricelyn ..... Faribault	A. M. Schancke.
Brooten*† ..... Stearns	See Glenwood.
Browerville*† ..... Todd	See Long Prairie.
Brown Valley*† Traverse	A. S. Crossfield.
Brownton*† ..... McLeod	A. L. Brown.
▲Buffalo*† ..... Wright	J. T. Alley.
Buffalo Lake*† ...Renville	See Granite Falls.
Butterfield*† Watonwan	See St. James.
▲Caledonia*† ..... Houston	G. G. GOODWIN.
▲Cambridge* ..... Isanti	Barber & Southerland.
Campbell*† ..... Wilkin	E. G. Valentine.
Canby*† Yellow Medicine	Ole Ostensoe.
Cannon Falls*†. Goodhue	P. S. Aslakson.
▲Carlton*† ..... Carlton	H. H. Hawkins.
Carver*† ..... Carver	See Chaska.
Cass Lake ..... Cass	F. W. Smith.

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Town and County.	Name.
▲Center City*•† ....Chisago	See St. Paul.
Ceylon ..... Martin	See Fairmont.
▲Chaska*•† .....Carver	T. F. CRAVEN.
Chatfield*•† .....Fillmore	Joseph Underleak.
Chokio*•† .....Stevens	See Morris.
Clara City*•†....Chippewa	See Granite Falls.
Claremont*•† .....Dodge	B. F. Hood.
Clarkfield*•†Yello' Medi'e	See Canby.
Clayton .....Faribault	See Wells.
Clear Lake*•† Sherburne	See Big Lake.
Clearwater*•† .... Wright	See St. Cloud.
Climax*•† .....Polk	See Crookston.
Clinton* .....Bigstone	See Graceville.
Cloquet*•† .....Carlton	W. L. Chase.
Cokato*•† .....Wright	F. Swanson.
Comfrey .....Brown	See New Ulm.
Correll† ..... Bigstone	See Appleton.
Cottonwood*•†.....Lyon	W. D. Fanning.
▲Crookston*•† .....Polk	MILLER & FOOTE.
Dassell*•†.....Meeker	See Litchfield.
Dawson*•† . Lac-qui-Parle	A. W. Ewing.
Deer River*•† .....Itasca	See Grand Rapids.
Delano*•† .....Wright	F. H. Lindsley.
Delavan*•† .....Faribault	S. J. Abbott.
▲Detroit*•† ..... Becker	ASAHEL G. WEDGE.
Dexter*•†.....Mower	G. W. King.
Dodge Center*•†...Dodge	See Kasson.
Donnelly*..... Stevens	See Morris.
Dover*•† .....Olmsted	See Rochester.
▲Duluth*•† .....St. Louis	RICHARDSON & DAY. Refer to any bank in Duluth or to St Paul National Bank, St. Paul.
Dundee*•† .....Nobles	See Slayton.
Eagle Bend*•†.....Todd	See Long Prairie.
East Grand Forks*•† Polk	Graves & Massee.
Easton*•† .....Faribault	See Wells.
Echo*•† . Yellow Medicine	R. Vaaller.
Eden Valley*•† ....Meeker	James H. Doran.
Edgerton*•†....Pipestone	C. G. Brady.
▲Elbow Lake*•† .....Grant	F. & M. Casey.
Elgin*•† .....Wabasha	See Plainview.
▲Elk River*•†...Sherburne	Frank T. White.
Ellsworth*•† .....Nobles	John F. Flynn.
Elmore*•† .....Faribault	H. B. Smith.
Ely*•†.....St. Louis	GEORGE WESCOTT.
Elysian*•†.....Lesueur	See Waterville.
Emmons .....Freeborn	See Albert Lea.
Erskine*•† .....Polk	See Crookston.
Evansville*•† ....Douglas	A. O. Feet.
Eveleth*•†.....St. Louis	M. D. L. Fuller.
Excelsior*•† ....Hennepin	W. P. McDonald.
Eyota*•†.....Olmstead	See Rochester.
Fairfax*•† .....Renville	A. V. Rieke.
▲Fairmont*•†.....Martin	DEAN & PALMER.
▲Faribault*•†.....Rice	H. T. PYLE.
Farmington*•† ...Dakota	A. C. Finney.
Felton*•†.....Clay	See Moorhead.
▲Fergus Falls*•† Otter Tail	CHAUNCEY L. BAXTER.
Fertile*•† .....Polk	Thomas Keefe.
Fisher*•† .....Polk	E. D. Kingsland.
Foley*•†.....Benton	See Sauk Rapids.
Fosston*•† .....Polk	B. S. Bennett.
Franklin*•† .....Renville	See Fairfax.
Frazee*•†.....Becker	See Detroit City.
Frost .....Faribault	See Wells.
Fulda*•† .....Murray	M. E. Foley.
Gary*•†.....Norman	See Fertile.
Gaylord*•† .....Sibley	G. A. McKenzie.
Gibbon*•† .....Sibley	See Gaylord.
▲Glencoe*•† .....McLeod	F. R. ALLEN.
Glenville*•† ....Freeborn	See Albert Lea.
▲Glenwood*•† .....Pope	E. M. Webster.
Good Thunder*•†BlueE'th	See Mapleton.
Graceville*•†.... Bigstone	M. S. STEVENS.
Granada*•† .....Martin	See Fairmont.
▲Grand Marais*•† .....Cook	See Duluth.
Grand Meadow*•†.Mower	See Spring Valley.
▲Grand Rapids*•†...Itasca	T. M. Brady.
▲Granite Falls*•† Yel. Med.	O. Hartwick.
Grove City*•†.....Meeker	A T. Nelson.
▲Hallock*•†.....Kittson	R. R. Hedenberg.
Halstad*•† .....Norman	A. O. Ueland.
Hamline*•† .....Ramsey	See St. Paul.
Hammond*•† ....Wabasha	See Wabasha.
Hampton*•† .....Dakota	See Farmington.
Hancock*•† .....Stevens	F. M. Klein.
Hanska* .....Brown.	See Madelia.
Hardwick*•† .....Rock	See Lu Verne.
Harmony*•†.....Fillmore	See Preston.
Hartland*•† ....Freeborn	See Albert Lea.
▲Hastings*•† .....Dakota	F. M. CROSBY
Hawley*•†.....Clay	G. Halverson.
Hayfield*•† .....Dodge	See Kasson.
Hector*•† .....Renville	O. A. Allen.
▲Henderson*•† .....Sibley	W. H. Leeman.
Hendrum*•† .....Norman	See Halstad.
Henning*•† ....Otter Tail	See Fergus Falls.
Herman*•†.....Grant	Arthur B. Childress.
Heron Lake*•†...Jackson	L. F. Lammers.
Hibbing*•† .....St. Louis	W. J. POWER.
Hills*•† .....Rock	See Lu Verne.

Town and County.	Name.
Hoffman*•†.....Grant	William Schellbach.
Holland*•† .....Pipestone	See Pipestone.
Houston*•† .....Houston	See Caledonia.
Howard Lake*•†..Wright	F. E. Latham.
Hubbard* .....Hubbard	See Park Rapids.
Hutchison*•† ....McLeod	H. H. Bonniwell.
Iona*•†.....Murray	See Slayton.
Isanti*.....Isanti	See Cambridge.
▲Jackson*•† .....Jackson	FRED B. FABER.
Janesville*•† .....Waseca	L. D. ROGERS.
Jasper*•†.....Pipestone	F. L. James.
Jeffers.....Cottonwood	See Windom.
Jordan*•†.....Scott	F. J. Leonard.
Kasson*•†.....Dodge	Robert Taylor.
Kennedy*•† .....Marshall	See Hallock.
Kensington*•† ..Douglas	See Alexandria.
Kenyon*•† .....Goodhue	F. M. Lamp.
Kerkhoven*•† .....Swift	See Benson.
Kiester* .....Faribault	See Alden.
Kilkenny*•†.....Lesueur	See Waterville.
Kinbrae*•† .....Nobles	See Worthington.
Lafayette*•†.....Nicollet	See Winthrop.
▲Lake Benton*•† ..Lincoln	John McKenzie.
Lake City*•† .....Wabasha	ALLEN J. GREER.
Lake Crystal*•†BlueEa'th	D. A. Reed.
Lakefield*•† .....Jackson	E. T. Smith.
Lake Park*•†.....Becker	See Detroit.
Lakeville*•† .....Dakota	See Farmington.
Lamberton*•† ..Redwood	F. Clague.
Lanesboro*•†....Fillmore	Chapman & Chapman.
Le Roy*•† .....Mower	G. W. W. Harden.
Lester Prairie*•†.McLeod	See Glencoe.
Lesueur*•† .....Lesueur	O. J. Parker.
▲Lesueur Center*.Lesueur	Charles C. Kolars.
Lewiston*•† .....Winona	See Winona.
▲Litchfield*•†.....Meeker	C. H. Strobeck.
▲Little Falls*•†...Morrison	E. P. ADAMS.
▲Long Prairie*•† .....Todd	J. D. Jones.
Lowry*•† .....Pope	See Glenwood.
▲Luverne*•†.....Rock	W. N. DAVIDSON.
Lyle*•† .....Mower	See Austin.
Mabel*•† .....Fillmore	W. H. Hammer.
Madelia*•† ....Watonwan	BETHER & HAYCROFT.
▲Madison*•† Lac-qui-Parle	FRANK PALMER.
Madison Lake*•†BlueE'th	See Mankato.
▲Mankato*•† ...Blue Earth	W. A. FUNK.
▲Mantorville*•.....Dodge	Littleton & McCaughey.
Maple Lake*•†....Wright	J. E. Madigan.
Mapleton*•† ..Blue Earth	C. J. LAWRISCH.
▲Marshall*•†.....Lyon	VIRGIL B. SEWARD.
Maynard*•† ....Chippewa	See Montevideo.
Mazeppa*•† .....Wabasha	Michael Marx.
McIntosh*•† .....Polk	S. H. Drew.
Melrose*•† .....Stearns	Donahue & Stephens.
Menahga*•†.....Wadena	See Park Rapids.
Merriam Park*•†.Ramsey	Wardell Spencer.
Milaca*•† .....Mille Lacs	Giddings & Pratt.
Milan*•† .....Chippewa	See Montevideo.
Minneapolis*•† Hennepin	HENRY E. BARNES, Jr., Guaranty Loan Bldg. Refers to Metropolitan Bank.
" ..... "	FIFIELD, FLETCHER & FIFIELD, 609-614 Lumber Exch. Bldg. Refer to Flour City National Bank.
" ..... "	KEITH, EVANS, THOMPSON & FAIRCHILD, 36-42 Minnesota Loan & Trust Co.'s Bldg. Refer to Minnesota Loan & Trust Co. and First National Bank.
" ..... "	FREDERICK B. SNYDER, 217 N. Y. Life Bldg. Has practiced in Minneapolis since 1882. Refers to First National Bank, Minneapolis.
" ..... "	CHARLES J. TYRON, 704 Oneida Blk. Reference: National Bank of Commerce.
Minneota*•†.....Lyon	See Marshan.
Minnesota Lake*•†F'rib'lt	See Mapleton.
▲Montevideo*•† .Chippewa	LYNDON A. SMITH.
Montgomery*•†...Lesueur	C. D. McCarthy.
Monticello*•† ....Wright	James C. Tarbox.
▲Moorhead*•†.....Clay	EDWIN ADAMS.
▲Mora*•†.....Kanabec	J. C. Pope.
Morgan*•† .....Redwood	Albert Hauser.
Morris*•† .....Stevens	LEWIS C. SPOONER.
Morristown*•†.....Rice	See Faribault.
Morton*•†.....Renville	See Olivia.
Mountain L*•† Cottonw'd	See Windom.
Murdock*•†.....Swift	See Benson.
New Duluth*•†..St. Louis	See Duluth.
New London*•†Kandiyo'l	See Willmar.
New Paynesville*•†St'rns	See St. Cloud.
New Prague*•†.....Scott	E. A. Edgerton.
New Richland*•†. Waseca	B. F. McGregor.
▲New Ulm*•† .....Brown	HODDALE & SOMSEN.
New York Mills*•†Ott'rt'l	See Wadena.
Nicollet*•† .....Nicollet	See St. Peter.
Northbranch*•† .Chicago	Charles A. Holt.

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Town and County.	Name.
Northfield*•†.....Rice	B. J. Drake.
North St. Paul*•† Ramsey	See St. Paul.
Norwood*•†.....Carver	George J. Bradley.
Olivia*•†.....Renville	S. R. Miller.
▲Ortonville*•†.....Bigstone	A. B. KAERCHER.
Osakis*•†.....Douglas	F. H. Borchert.
▲Owatonna*•†.....Steele	WHEELOCK & SPERRY.
▲Park Rapids*•†..Hubbard	B. F. Wright.
Pelican Rapids*•†Ot'r T'il	James T. McCullough
Perham*•†.....Otter Tail	M. J. Daly.
Perley*•†.....Norman	See Halstad.
▲Pine City*•†.....Pine	S. G. L. Roberts.
Pine Island*•†....Goodhue	See Zumbrota.
▲Pipestone*•†....Pipestone	EVANS & EVANS.
Plainview*•†.....Wabasha	J. A. Carley.
Plato*•†.....McLeod	See Glencoe.
Presto.....Todd	See Staples.
▲Preston*•†.....Fillmore	Wells & Hopp.
▲Princeton*•†.....Millelacs	J. J. SKAHEN.
Racine*†.....Mower	See Spring Valley.
Raymond*•†..Kandiyohi	J. M. Shelton.
▲Redlake Falls*•†.Redlake	C. E. Boughton.
▲Red Wing*•†.....Goodhue	ALBERT JOHNSON.
▲Redwood Falls*•† Redw'd	A. C. Doliff.
Renville*•†.....Renville	Daly & Barnard.
Richmond (Torah P. O.) Stearns	See Torah.
Revere*†.....Redwood	See Lamberton.
▲Rochester*•†.....Olmsted	BURT W. EATON.
Rockdell*.....Olmsted	See Rochester.
Rockford*•†.....Wright	D. D. Ames.
▲Roseau*.....Roseau	R. J. Bell.
Rothsay*•†.....Wilkin	See Breckenridge.
Round Lake*•†...Nobles	See Worthington.
Royalton*•†.....Morrison	George H. Niles.
Rush City*•†.....Chisago	J. D. Markham.
Rushford*•†.....Fillmore	G. W. Rockwell.
Rushmore*•† .....Nobles	See Worthington.
Ruthton*•†.....Pipestone	See Pipestone.
Sacred Heart*•† Renville	Erie L. Winge.
Sanborn*•† .....Redwood	See Lamberton.
Sandstone*•†.....Pine	J. A. Smith.
Sargeant*•†.....Mower	See Austin.
Sauk Center*•†...Stearns	M. C. Kelsey.
▲Sauk Rapids*•† ...Benton	Thomas Van Etten.
▲Shakopee*•†.....Scott	J. A. COLLER.
Shelly*•†.....Norman	See Ada.
Sherburne*•†.....Martin	A. G. T. BROUN.
Silver Lake*•†...McLeod	See Glencoe.
▲Slayton*•† .....Murray	B. H. Whitney.
Sleepy Eye*•† .....Brown	SOMERVILLE & OLSEN.
South St. Paul*•†.Dakota	See St. Paul.
Springfield*•† ....Brown	George T. Olson.
Spring Grove*•†.Houston	O. K. Dahle.
Spring Valley*•† Fillmore	J. Q. Farmer.
Staples*•† .....Todd	E. F. Gummer.
Starbuck*•†.....Pope	O. J. Johnson.
Steen*•† .....Rock	See Luverne.
Stephen*•† .....Marshall	G. A. Carr.
Stewart*•†.....McLeod	See Glencoe.
Stewartville*•†...Olmsted	O. E. Hammer.
▲Stillwater*•†.Washington	MANWARING & SULLIVAN.
St. Bonifacius*•†Hennepin	See Minneapolis.
St. Charles*•†.....Winona	E. Hill.
▲St. Cloud*•†.....Stearns	D. T. CALHOUN.
St. Hilaire*•†...Red Lake	J. K. Hannay.
▲St. James*•†...Watonwan	W. S. HAMMOND.
¶St. Paul*•† .....Ramsey	CHARLES BECHHOEFER, National German-American Bank Bldg. Refers to National German-American Bank.
" ..... "	F. G. INGERSOLL, 814-815 New York Life Bldg. Refers to Merchants National Bank.
" ..... "	HERMON W. PHILLIPS, 622-624 Globe Building. Attorney for John Martin Lumber Co.
" ..... "	JOHN B. & E. P. SANBORN, National German-American Bank Building. Attorneys for National German-American Bank.
" ..... "	WARNER & LAWRENCE, 714-718 Germania Life Ins. Bldg. Reference: First National Bank.
▲St. Peter*•†.....Nicollet	A. A. STONE.
Swanville*•†....Morrison	See Little Falls.
Taylor's Falls*•†.Chisago	See St. Paul.
Tenhassen.....Martin	See Fairmont.
Thief Riv.F'lls*•†Redlake	Henry W. Lee.
Torah*•†.....Stearns	See St. Cloud.
Tower*•†.....St. Louis	W. G. Bonham.
Tracy*•†.....Lyon	C. W. Main.
Truman.....Martin	See Welcome.
Twin Valley*•†.. Norman	E. M. Niles.
▲Two Harbors*•†.....Lake	JOHN DWAN.
Tyler*•† .....Lincoln	H. A. STRICKER.
Ulen*•† .....Clay	See Hawley.
Verndale*•† .....Wadena	A. B. Kling.
VernonC'ter*•†Blue E'rth	See Mankato.
Vesta .....Redwood	C. H. HARRIS.
Virginia*•† ..... St. Louis	M. C. Palmer.
▲Wabasha*† .....Wabasha	MULLEN & BOWDITCH.
Wabasso.....Redwood	See Walnut Grove.
Waconia*•†..... Carver	See Minneapolis.
▲Wadena*•†.....Wadena	COPPERNOLL & WILLSON.
▲Walker*† ..... Cass	J. G. McGARRY.
Walnutgrove*•† . Redw'd	Mohler & Gooler.
▲Warren*•† .....Marshall	A. Grindeland.
▲Waseca*•† .....Waseca	JAMES M. HANLEY.
Waterville*•† ....Lesueur	G. F. Dullam.
Watkins*•† .....Meeker	See Eden Valley.
Waverly*•† .....Wright	See Buffalo.
Welcome*•† .....Martin	G. M. Hopp.
Wells*•† .....Faribault	D. A. Odell.
West Concord*•†.. Dodge	W. W. Westcott.
West Duluth*•†. St. Louis	Pesler & Fesler.
▲Wheaton*•† .....Traverse	O'Hair & Murphy.
▲Willmar*•† ....Kandiyohi	G. H. Otterness.
▲Windom*•†..Cottonwood	THOMAS E. SIME.
WinnebagoC.*•† Fariba'lt	H. L. Bullis.
▲Winona*•† .....Winona	WEBBER & LEES.
Winthrop*•† .....Sibley	E. H. Huebner.
Wood Lake*•† Yel'wMed.	See Granite Falls.
Woodstock*•†. Pipestone	See Pipestone.
▲Worthington*•†...Nobles	J. A. TOWN.
Wykoff*•† ..... Fillmore	See Spring Valley.
Zumbrota*•†.... Goodhue	J. A. Rocking.

MISSISSIPPI.

Town and County.	Name.
▲Aberdeen*•† .....Monroe	GILLEYLEN & LEFTWICH.
Ackerman*•†.....Choctaw	See Kosciusko.
Amory*•† .....Monroe	See Tupelo.
▲Ashland*.....Benton	Kimbrough, Kyle, McDonald & Simpson.
▲Augusta*.....Perry	See Hattiesburg.
Baldwyn*•†.....Lee	Wm. Cox.
▲Batesville*•†.....Panola	Lowrey & Perkins.
▲Bay St. Louis*•†.Hancock	Bowers, Chaffe & McDonald.
▲Belen*.....Quitman	James W. Mack.
Belzona*.....Washington	See Indianola.
Biloxi*•† .....Harrison	WILLIAM ARMSTRONG.
▲Booneville*•†.... Prentiss	B. A. P. Selman.
▲Brandon*•† .....Rankin	H. S. Cole.
▲Brookhaven*•† ... Lincoln	CASSEDY & CASSEDY.
Brookville*•†...Noxubee	See Macon.
▲Canton*•† .....Madison	F. B. PRATT.
▲Carrollton*•†.....Carroll	D. A. McEarchen.
▲Carthage* .....Leake	Lockett & Sullivan.
Centerville*•†..Wilkinson	See Gloster.
▲Charleston*. Tallahatchie	Dinkins & Caldwell.
▲Clarksdale*•†.. Coahoma	R. H. WILDBERGER.
Cleveland.....Bolivar	See Rosedale.
▲Coffeeville*•†..Yalobusha	BREWER, WILSON & ARNOLD
▲Columbia* ..... Marion	Mounger & Mounger.
▲Columbus*•† ... Lowndes	WILLIAM BALDWIN.
Como Depot*•†... Panola	Kyle & Shouds.
▲Corinth*•† .....Alcorn	J. R. Bone.
Crystal Springs*•† Copiah	See Hazlehurst.
▲Decatur*..... Newton	Thomas Keith.
▲Dekalb*..... Kemper	See Macon.
Durant*•† ..... Holmes	J. Wiener.
▲Ellisville*•†..... Jones	Shannon & Street.
Enterprise*•† ..... Clarke	BUCKLEY & HALSELL.
Eupora*•†..... Webster	Dunn & Dunn.
▲Fayette*•† .....Jefferson	R. L. Corban.
▲Forest*•† ..... Scott	Jeff. Kent.
▲Friarpoint*•†... Coahoma	Fitzgerald & Maynard.
▲Fulton* ..... Itawamba	E. C. Patton.
Gloster*•†..... Amite	F. A. McClain.
Goodman*•† .....Holmes	See Durant.
▲Greenville*•† Washington	LE ROY PERCY.
▲Greenwood*•†..... Leflore	L. P. VERGER.
▲Grenada*•† ..... Grenada	ROBERTSON HORTON.
Gulfport*•†.....Harrison	See Biloxi.
▲Hattiesburg*•†..... Perry	S. S. Travis.
▲Hazlehurst*•†..... Copiah	J. S. SEXTON.
▲Hernando*•†..... De Soto	A. M. Solomon, Jr.
▲Holly Springs*•†.Marshall	STRICKLAND & GARRY.
▲Houston*•†.....Chickasaw	Lyon & Stockett.
▲Indianola*•†.... Sunflower	Baker & Moody.
▲Iuka*•† ..... Tishomingo	J. A. E. Pyle.
¶▲Jackson*•†..... Hinds	ALEXANDER & ALEXANDER Attorneys for Capital State Bank.
" ..... "	BRAME & BRAME. Refer to any bank in Mississippi.
Jonestown*•.....Coahoma	See Clarksdale.
▲Kosciusko*•† .....Attala	ANDERSON & DAVIS.
Laurel*•†..... Jones	T. G. McCallum.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
▲Leakesville .....Greene	J. E. Alderman.
Leland*†.....Washington	See Greenville.
▲Lexington*†.....Holmes	H. S. HOOKER, JR.
▲Liberty*.....Amite	See Gloster.
▲Louisville* .....Winston	Hopkins & Gully.
▲Macon*†.....Noxubee	W. H. HELM.
▲Magnolia*†..... Pike	J. H. Price.
▲Mayersville*... Issaquena	See Rolling Fork.
McComb*†.....Pike	J. R. WEBB.
▲Meadville* .....Franklin	See Fayette.
▲Meridian*†...Lauderdale	ROBERT F. COCHRAN. Refers to First National Bank.
▲Mississippi City*† Harr'n	See Biloxi.
▲Monticello*.....Lawrence	J. H. Arrington.
Moss Point*†.....Jackson	C. H. Wood.
▲Natchez*†..... Adams	A. H. GEISENBERGER. Attorney for Merchants & Planters Bank.
▲New Albany*† .... Union	See Lee Crum.
Newton*† .....Newton	J. R. Byrd.
Ocean Springs*†Jackson	See Biloxi.
Okolona*†....Chickasaw	Stovall & Williams.
▲Oxford*†..... Lafayette	H. A. Barr.
▲Paulding*.....Jasper	Stone Deavours.
▲Philadelphia*.....Neshoba	H. H. Rodgers.
Pickens*† ..... Holmes	See Lexington.
▲Pittsboro* .....Calhoun	BREWER, WILSON & SMITH
▲Pontotoc† .....Pontotoc	O. C. Carr.
Poplarville*†Pearl River	Shivers & Shivers.
▲Port Gibson*†.Claiborne	J. McCARTIN.
▲Purvis*† ..... Marion	Henry Mounger.
▲Quitman*† ..... Clarke	See Meridian.
▲Raleigh* ..... Smith	See Forest.
▲Raymond*†.....Hinds	D. S Fearing.
▲Ripley*† .....Tippah	JOHN Y. MURRY, JR.
▲Rosedale*†.....Bolivar	CHARLES SCOTT, WOODS & SCOTT.
▲Sardis*† .....Panola	Boothe & Boothe.
▲Scranton*†.....Jackson	BALLARD & BALLARD.
▲Senatobia*† ..... Tate	J. F Dean.
▲Starkville*† .. Oktibbeha	CARROLL & MAGRUDER.
Summit*† .....Pike	J. B. Holden.
Tchula*† ..... Holmes	See Lexington.
Terry*† .....Hinds	B. F. Fortner.
▲Tunica*† .....Tunica	Henderson & Bankston.
▲Tupelo*† .....Lee	ALLEN & ROBINS.
Utica*† ..... Hinds	See Jackson.
▲Vaiden*† .....Carroll	McClurg & Flowers.
▲Vicksburg*† .... Warren	DABNEY & McCABE. Attorneys for First National Bank.
▲Walthall* ..... Webster	Fox, Rowe & Lamb.
▲Water Valley*†..Yalob'a	BREWER & WILSON.
▲Waynesboro*† ...Wayne	C. R. Pitts.
Wesson*† .....Copiah	See Hazlehurst.
▲West Point*†.....Clay	ROANE & McCLELLAN.
▲Westville* .....Simpson	A. W. Dent.
▲Williamsburg* Covington	D. A. McIntosh
▲Winona*† ..Montgomery	SWEATMAN, TROTTER & KNOX.
▲Woodville*† ..Wilkinson	Bramlett & Tucker.
▲Yazoo City*† .....Yazoo	E. DRENNING.

MISSOURI.

Town and County.	Name.
Adrian*† .....Bates	A. J. Smith.
Agency* .....Buchanan	E. W. Miller.
▲Albany*† ..... Gentry	CHARLES H. S. GOODMAN. References: Bank of Albany; Tootle, Lemon & Co., bankers, St. Joseph, Mo.
Alma*† .....LaFayette	See Blackburn.
▲Altamont*† .....Daviess	T. M. Mallory.
▲Alton* ..... Oregon	J. D. Brooks.
Amity*† .....DeKalb	See Maysville.
Amsterdam*† ..... Bates	See Butler.
Appleton City*† St. Clair	JOHN A. GILBREATH.
Armstrong*† ....Howard	R. M. Bagby.
Arrow Rock* ..... Saline	See Marshall.
Ash Grove*† .....Greene	Harvey Murray.
Ashland* ..... Boone	Eli Penter.
Atlanta*† ..... Macon	See Laplata.
Aurora*† .....Lawrence	E. J. WHITE.
Auxvasse*† ..... Callaway	R. G. Hale.
▲Ava* .....Douglas	Adams Bros.
Baring*† ..... Knox	See Edina.
Barnard*† ..... Nodaway	P. J. Haney.
Belton*† .....Cass	L. M. Crouch.
▲Benton*† ..... Scott	J. L. Moore.
▲Bethany*† .....Harrison	ALVORD & FRISBY.
Bethel* ..... Shelby	See Shelbyville.
Bevier*† ..... Macon	C. F. Hale.
Billings*† .....Christian	W. F. Lamkin.
Birch Tree*† .....Shannon	See Winona.
Blackburn*† .....Saline	See Marshall.
Blackwater*† ..... Cooper	See Boonville.
Blairstown*† .....Henry	W. R. Phipps.
▲Bloomfield* .....Stoddard	E. J. WILLIAMS.
Blue Springs*† ..Jackson	Herrington & Burrus.
Blythedale*† ... Harrison	See Bethany.
Bolckow*† ..... Andrew	See Savannah.
▲Bolivar*† ..... Polk	UPTON & SKINKER.
Bonne Terre*†St. Franc's	J. H. Malnges.
▲Boonville*† ..... Cooper	W. V. DRAFFEN.
Bosworth*† ..... Carroll	C. W. Lawrence.
▲Bowling Green*† ... Pike	J. D. HOSTETTER.
Brashear*† .....Adair	Blair & Vawter.
Braymer*† ....Caldwell	D. E. Adams.
Breckinridge*†. Caldwell	O. J. Chapman.
Bronaugh*† .....Vernon	See Sheldon.
Brookfield*† .....Linn	J. A. ARBUTHNOT.
Browning*† ..... Linn	E. B. Fields.
Brunswick*† ... Charlton	Louis Benecke.
Bucklin*† ..... Linn	F. W. Byrd.
Buckner*† ..... Jackson	See Independence.
▲Buffalo* .....Dallas	D. M. Rush.
Bunceton*† ..... Cooper	See Boonville.
Burlington Jc.*†..Nod'y	J. F. Robertson.
▲Butler*† ..... Bates	SMITH & STANLEY.
Calnesville*† ... Harrison	S. P. Davisson.
Calhoun*† .....Henry	L. R. Simpson.
▲California*† ... Moniteau	J. W. HUNTER.
Callao*† .....Macon	See Macon City.
Camden Point*† ...Platte	See Platte City.
Cameron*† ..... Clinton	Turner & Goodrich.
Campbell*† ..... Dunklin	See Kennett.
Canton*† ..... Lewis	JERRY M. JEFFRIES.
Cape Girardeau*† C. Gir.	B. F. DAVIS.
Carl Junction*† .. Jasper	WILLIS G. CLARKE.
▲Carrollton*† ..... Carroll	CHARLES R. PATTISON.
Carterville*† ..... Jasper	Howard Gray.
▲Carthage*† ..... Jasper	HARDING & BRIGHT.
▲Caruthersville*▪Pemiscot	ROBERTS & HUNT.
▲Cassville*▪ ..... Barry	T. M. Allen.
Center*† ..... Ralls	E. W. Keithly.
Center View*† .. Johnson	See Warrensburg.
▲Centerville* ..... Reynolds	Z. C. Smith.
Centralia*† ..... Boone	H. S. Booth.
Chamois*† ..... Osage	Henry Marquand.
▲Charleston*†. Mississippi	RUSSELL & DEAL.
Chilhowee*† ..... Johnson	See Warrensburg.
▲Chillicothe*†. Livingston	JOHN L. SCHMITZ.
Chula*† ..... Livingston	R. F. Davis.
Clarence*† ..... Shelby	George C. Grant.
Clark*† ..... Randolph	See Moberly.
Clarksburg*† ... Moniteau	See California.
Clarksdale*† ..... DeKalb	Brown & Hunt.
Clarksville*† ..... Pike	Edwards & Duvall.
▲Clayton*† ..... St. Louis	See Central
Clermont*† .. Nodaway	See Maryville.
▲Clinton*† ..... Henry	C. C. DICKINSON.
Clyde* ..... Nodaway	F. J. McCarthy.
Coffeyburg* ..... Daviess	See Pattonsburg.
Colecamp*† ..... Benton	N. H. Robinson.
▲Columbia*† ..... Boone	C. B. SEBASTIAN.
Commerce*† ..... Scott	Wm. Ballentine.
Concordia*† .. Lafayette	See Higginsville.
Conway*▪ ..... Laclede	R. S. Phillips.
Corder*† ..... Lafayette	See Higginsville.
Corning*† ..... Holt	See Oregon.
Cowgill*† ..... Caldwell	See Kingston.
Craig*† ..... Holt	See Oregon.
Cross Timbers*..Hickory	See Hermitage.
Cuba*† .....Crawford	See Steelville.
Curryville*† ..... Pike	J. D. Gates.
Dadeville* ..... Dade	See Greenfield.
▲Danville* ... Montgomery	See Montgomery City.
Darlington*† .... Gentry	Joseph Sager.
Dearborn*† ..... Platte	See St. Joseph.
Deepwater*† ..... Henry	W. S. Banta.
De Kalb*† .....Buchanan	See St. Joseph.
De Soto*† .....Jefferson	JOHN L. THOMAS & SON.
Dexter*† ..... Stoddard	Mozley & Lies.
Dixon*† ..... Pulaski	W. H. Murphy.
▲Doniphan*† ..... Ripley	J. C. Sheppard.
Downing*† ..... Schuyler	W. T. Cowell.
Drexel*† ..... Cass	John. F. Lawder.
Eagleville* ..... Harrison	See Blythdale.
E. Prairie*†..Mississippi	See Charleston.
Edgerton*† ..... Platte	Bruce & Cumberford.
▲Edina*† ..... Knox	W. C. HOLLISTER.
Eldon*† ..... Miller	W. M. Lumpkin.
El DoradoSprings*▪Cedar	R. N. Banister.
Elmo*† .....Nodaway	See Maryville.
Elsberry*† ..... Lincoln	W. A. Dudley.
▲Eminence* ..... Shannon	L. B. Shuck.
Ethel*† ..... Macon	J. T. White.
Everton*† ..... Dade	Howard Ragsdale.
Excelsior Springs*† Clay	FRANK A. BENSON.
Fairfax*† ..... Atchison	See Tarkio.
Fairplay*† ..... Polk	See Bolivar.
Farber*† ..... Audrain	See Laddonia.
▲Farmington*.St. Francois	M. R. SMITH.
Faucett*† ..... Buchanan	See St. Joseph.
▲Fayette*† ..... Howard	A. W. WALKER.
Festus*† .....Jefferson	R. A. Swink.
Fillmore* .....Andrew	See Savannah.
Flatriver*†..St. Francois	See Bonne Terre.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. ▪ Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Florida*.....Monroe	Bartlett Rosell.
Forest City*† .....Holt	B. F. McDaniel.
▲Forsyth* .....Taney	Wm. H. Johnson.
Foster* .....Bates	See Butler.
Frankford*† .....Pike	Jesse B. Jones.
▲Fredericktown*•Madis'n	E. D. Anthony.
Freeman*† .....Cass	See Harrisonville.
▲Fulton*† .....Callaway	T. A. BOULWARE.
▲Gainesville* ..... Ozark	See Ava.
▲Galena* .....Stone	John T. Moore.
▲Gallatin*† ..... Daviess	HAMILTON & DUDLEY.
Galt*• ..... Grundy	M. Bingham.
Garden City*† .....Cass	W. R. Hall.
Gayoso*.....Pemiscot	See Caruthersville.
Gentry..... Gentry	See Darlington.
Gibbs*† .....Adair	See La Plata.
Gilliam*† .....Saline	See Slater.
Gilman City• ....Harrison	Charles D. Knight.
Glasgow*† .....Howard	H. C. COCKERILL.
Glenwood*† ....Schuyler	H. D. B. Cutler.
Golden City*† .... Barton	H. A. Raymond.
Gorin*† .....Scotland	See Memphis.
Gower*† .....Clinton	See Plattsburg.
Graham* .....Nodaway	See Maitland.
Granby*† .....Newton	See Neosho.
Granger*† .....Scotland	See Memphis.
▲Grant City*† .....Worth	J. E. SCHOOLER.
Green Castle*....Sullivan	See Milan.
Green City*† ....Sullivan	See Greencastle.
▲Greenfield*† .....Dade	L. W. Shafer.
Green Ridge*† .....Pettis	See Sedalia.
▲Greenville* .....Wayne	See Piedmont.
Guilford*† .... Nodaway	See Barnard.
Hale*† ..... Carroll	W. T. Dixon.
Hallsville*† ..... Boone	See Columbia.
Hamilton*† .... Caldwell	S. M. YOUNG.
Hannibal*† .....Marion	F. W. NEEPER.
Hardin*† ..... Ray	J. T. Allbritain.
Harris*† .....Sullivan	C. B. Harris.
▲Harrisonville*† .....Cass	W. D. SUMMERS.
▲Hartville* ..... Wright	J. W. Jackson.
Harwood*† .....Vernon	See Nevada.
Hayti*.....Pemiscot	J. E. Duncan.
▲Hermann*† ...Gasconade	AUGUST MEYER.
▲Hermitage* .....Hickory	Wm. L. Pitts.
Higbee*† .....Randolph	J. F. Jarman.
Higginsville*† .Lafayette	WHITSETT & KEITH.
▲Hillsboro*† .....Jefferson	J. J. Williams.
Holden*† .....Johnson	J. P. Orr.
Holt*† .....Clay	D. L. Wilhoit.
Hopkins*† ..... Nodaway	S. E. Browne.
▲Houston* .....Texas	LAMAR & LAMAR.
Houstonia*† .....Pettis	See Sedalia.
Humansville*† .....Polk	O. J. McLane.
Hume*† .....Bates	See Rich Hill.
Humphreys*† ...Sullivan	J. D. Johnson.
Hunnewell*† .....Shelby	See Shelbina.
▲Huntsville*† .. Randolph	JOHN N. HAMILTON.
Hurdland*† .....Knox	See Edina.
Iberia*.....Miller	See Dixon.
▲Independence*† Jackson	ALBERT M. OTT.
▲Ironton*† .....Iron	William R. Edgar.
▲Jackson*† .Cape Girard'u	W. H. Miller.
Jameson*† .....Daviess	See Gallatin
Jamesport*† .....Daviess	SAM W. BUZARD.
Jamestown*† ....Moniteau	See California.
Jasper*† .....Jasper	See Lamar.
¶▲Jefferson City*† ...Cole	F. M. BROWN.
Jerico* .....Cedar	See Stockton.
Jonesburg*† Montg'mery	Johnson & Drunert.
Joplin*† .....Jasper	JAMES P. MEAD.
▲Kahoka*† .....Clark	Charles Hiller.
Kansas City*† ...Jackson	ASHLEY, GILBERT & DUNN, Massachusetts Bldg. Refer to First National Bank and National Bank of Commerce, Kansas City; East River National Bank, N. Y.
" ..... "	GAGE, LADD & SMALL, Rooms 605, 606, 607 and 608 New York Life Bldg. Attorneys for U. S. Trust Co. and International Loan & Trust Co.
" ..... "	HARWOOD & MEREDITH, New York Life Bldg. Refer to Pennsylvania Fire Insurance Co., Philadelphia, and to any bank in Kansas City.
" ..... "	KARNES, NEW, HALL & KRAUTHOFF, Water Works Bldg. Special attention to commercial and corporation law and proceedings in bankruptcy. Refer to any bank in Kansas C.
" ..... "	LATHROP, MORROW, FOX & MOORE, 117 West Sixth Street. Refer to any bank or wholesale house in Kansas City.
Kansas City *†...Jackson (*Continued.*)	MESERVEY, PIERCE & GERMAN, American Bank Building. Attorneys for American Surety Co., New York. Refer to National Bank of Commerce.
" ..... "	GRANT I. ROSENZWEIG and Assistants, N.Y. Life Building. Refers to Union National Bank
" ..... "	FRANK TITUS, N.Y. Life Bldg. Collections and commercial law. Twenty years' local practice. Refers to Union National and Citizens National Bank.
" ..... "	WARNER, DEAN, McLEOD & HOLDEN, Keith & Perry Bldg. Attorneys and counselors at law.
" ..... "	WILLIAMS & DAVISON, N. Y. Life Bldg. Refer to First National Bank, American National Bank and Union National Bank. Eastern references upon application.
" ..... "	WOLLMAN, SOLOMON & COOPER, Water Works Bldg. References: National Bank of Commerce and Inter-State National Bank.
Kearney*† .....Clay	See Liberty.
▲Kennett*† .....Dunklin	C. P. Hawkin.
▲Keytesville*† ...Chariton	O. F. SMITH.
Kidder*† .....Caldwell	See Kingston.
King City*† .....Gentry	J. W. Sullinger.
▲Kingston*• .....Caldwell	C. S. McLaughlin.
Kingsville*† ....Johnson	See Warrensburgh.
▲Kirksville*† .....Adair	RIEGER & RIEGER.
Kirkwood*† ....St. Louis	O. G. MUDD.
Knobnoster*† ....Johnson	S. G. Kelley.
Knox City*† .....Knox	See Edina.
La Belle*† .....Lewis	E. A. Dowell.
Laclede*† .....Linn	O. F. Libby.
Laddonia*† .....Audrain	E. C. Kennan.
La Grange*† .....Lewis	George R. Davis.
▲Lamar*† .....Barton	COLE & BURNETT.
Lamonte*† .....Pettis	See Sedalia.
▲Lancaster*† .....Schuyler	N. M. Shelton.
La Plata*† .....Macon	Joseph Park.
Laredo*† .....Grundy	See Trenton.
Lathrop*† .....Clinton	See Plattsburg.
Latour*† .....Johnson	See East Lynne.
Lawson*† .....Ray	See Richmond.
▲Lebanon*† .....Laclede	J. P. NIXON.
Lee's Summit*† .Jackson	T. J. Hackler.
Leeton*† .....Johnson	See Warrensburg.
Lemonville*† .....Putnam	See Unionville.
Lewistown*† .....Lewis	R. J. McNally.
▲Lexington*† ...Lafayette	ALEXANDER GRAVES.
Liberal*† ..... Barton	Grant Comfort.
▲Liberty*† .....Clay	MARTIN E. LAWSON.
Licking* .....Texas	W. H. Craven.
Lincoln*† ..... Benton	See Warsaw.
▲Linn*† ..... Osage	Ryors & Vorhall.
▲Linn Creek*.....Camden	S. C. Roach.
▲Linneus*† .....Linn	George B. Milburne, Jr.
Lock Spring*† ...Daviess	See Gallatin.
Lockwood*† .....Dade	A. J. Young.
Louisiana*† .....Pike	JAMES W. REYNOLDS.
Lowry City*† ....St. Clair	See Osceola.
Lucerne*† .....Putnam	T. B. Davis.
Ludlow*† .....Livingston	See Chillicothe.
Luray*† .....Clark	See Kahoka.
Lutesville*† ....Bollinger	See Marblehill.
▲Macon*† ..... Macon	JOHN A. WHITE.
Madison*† ..... Monroe	George W. Ferrell.
Maitland*† .....Holt	R. B. Bridgeman.
Malden*† .....Dunklin	John T. McKay.
Malta Bend*† .....Saline	See Marshall.
Mansfield*† .....Wright	L. D. Marr.
▲Marblehill*† ....Bollinger	W. K. Chandler.
Marceline*† ..... Linn	Harry K. & H. J. West.
Marionville*† . Lawrence	C. C. Matlock.
▲Marshall*† .....Saline	M. P. LYONS.
▲Marshfield*† ....Webster	M. SELPH.
Martinsburg*† ..Audrain	See Mexico.
▲Maryville*† .... Nodaway	C. A. ANTHONY.
▲Maysville*† ..... DeKalb	Frank Costello.
Mayview*† .... Lafayette	See Higginsville.
McFall*† ..... Gentry	C. S. Lockwood.
Meadville*† ..... Linn	E. D. Harvey.
▲Memphis*† ..... Scotland	N. M. PETTINGILL.
Mendon*† ..... Chariton	See Keytesville.
Mendota*† ..... Putnam	See Unionville.
Mercer*† .....Mercer	See Lineville, Iowa.
Merwin*† ..... Bates	See Butler.
▲Mexico*† .....Audrain	GEORGE ROBERTSON.
Miami* ..... Saline	John A. Dunlap.
Middletown*Montgomery	S. W. & C. I. Ray.
▲Milan*† .....Sullivan	JOHN M. CAMPBELL.
Missouri City*† ..... Clay	L. G. Hopkins.
Moberly*† ..... Randolph	WILLARD P. CAVE.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
Mokane*† ..... Callaway	See Tebbetts.
Monett*† ..... Barry	JOHN T. BURGESS.
Monroe City*† .. Monroe	R. B. Bristow.
Montgomery City*†Mont	J. D. BARNETT.
▲Monticello* ..... Lewis	J. E. Thompson.
Montrose*† ..... Henry	N. B. Conrad.
Morley*† ..... Scott	R. A. Kingsbury.
Morrisville* ..... Polk	See Bolivar.
Mound City*† ..... Holt	D. W. Porter.
Mountain Grove*† Wr't	C. F. Evans.
Mt. Moriah* ..... Harrison	See Bethany.
▲Mt. Vernon*† ..Lawrence	Henry Brumback.
Nelson*† ..... Saline	Wm. D. Bush.
▲Neosho*† ..... Newton	GEORGE HUBBERT.
▲Nevada*† ..... Vernon	J. M. HULL.
Newark* ..... Knox	See Edina.
New Cambria*† .. Macon	BERT D. NARTONI.
New Florence*† .. Mont'y	T. J. Powell.
New Franklin*† Howard	M. T. Hardister.
New Hampton*† Harrison	See Bethany.
New Haven*† .. Franklin	See Washington.
▲New London*† ..... Ralls	JOHN MEGOWN.
▲New Madrid*† New Mad.	ROBERT RUTLEDGE.
Newtown*† ..... Sullivan	See Trenton.
Nianguas*† ..... Webster	See Marshfield.
Norborne*† ..... Carroll	Sidney Miller.
Novelty* ..... Knox	W. N. Doyle.
Oak Grove*† ....Jackson	See Blue Springs.
Odessa*† ..... Lafayette	N. M. Houx.
Olean*† ..... Miller	See Tuscumbia.
▲Oregon* ..... Holt	T. C. DUNGAN.
Oronogo*† ..... Jasper	See Webb City.
Orrick*† ..... Ray	See Richmond.
Osborn*† ..... DeKalb	P. M. Hatch.
▲Osceola*† ..... St. Clair	Mann & Daniel.
Osgood*† ..... Sullivan	See Milan.
Otterville*† ..... Cooper	Thomas J. Starke.
▲Ozark*† ..... Christian	W. A. LONG.
Pacific*† ..... Franklin	See Washington.
▲Palmyra*† ..... Marion	W. M. BOULWARE.
▲Paris*† ..... Monroe	J. R. REYNOLDS.
Parkville*† ..... Platte	James Brown.
Parnell*† ..... Nodaway	See Sheridan.
Pattonsburg*† ...Daviess	T. A. Gaines.
Pax* ..... Lawrence	See Mt. Vernon.
Perry*† ..... Ralls	See Hannibal.
▲Perryville*† ..... Perry	EDWARD ROBB.
Piedmont*† ..... Wayne	DURHAM & DAVIS.
Pierce City*† ..Lawrence	F. C. Johnston.
Pilotgrove*† ..... Cooper	See Boonville.
▲Pineville* ..... McDonald	J. A. Sturges.
Platte City*† ..... Platte	N. B. Anderson.
▲Plattsburg*† .... Clinton	E. C. HALL.
Pleasant Hill*† ....Cass	GEORGE W. BRUCE.
Polo*† ..... Caldwell	F. B. Klepper.
▲Poplarbluff*† ..... Butler	PHILLIPS & PHILLIPS.
Portland*† .... Callaway	See Fulton.
▲Potosi*† ..... Washington	E. M. Dearing.
Powersville*† ... Putnam	E. C. Wickless.
▲Princeton*† ..... Mercer	IRA B. HYDE & SON.
Purdin*† ..... Linn	See Laclede.
Puxico*† ..... Stoddard	See Bloomfield.
Queen City*† .. Schuyler	W. M. Saxbury.
Quitman*† ..... Nodaway	A. Collins.
Ravanna* ..... Mercer	See Princeton.
Ravenwood*† .. Nodaway	See Sheridan.
Raymore*† ..... Cass	See Harrisonville.
Rea*† ..... Andrew	See Savannah.
Republic*† ..... Greene	Mooneyham & Mooneyham.
Rhineland*† Montgomery	See Hermon.
Rich Hill*† ..... Bates	TEMPLETON & HALES.
Richland*† ..... Pulaski	S. J. Manes.
▲Richmond*† ..... Ray	C. T. GARNER.
Ridgeway*† .... Harrison	See Bethany.
Rocheport*† ..... Boone	See Boonville.
▲Rockport*† .... Atchison	Hunt & Bailey.
Rockville*† ..... Bates	W. E. Heyle.
Rogersville*† .. Webster	See Marshfield.
▲Rolla*† ..... Phelps	T. M. JONES.
Rosendale*† .... Andrew	See Savannah.
Rothville*† ....Chariton	See Keytesville.
Russellville*† ..... Cole	See Jefferson City.
Rutledge*† ..... Scotland	See Memphis.
▲Salem*† ..... Dent	L. Judson.
Salisbury*† ..... Chariton	W. S. STOCKWELL.
Sarcoxie*† ..... Jasper	D. M. Roper.
▲Savannah*† .... Andrew	WILLIS G. HINE.
Schell City*† ..... Vernon	See Nevada.
▲Sedalia*† ..... Pettis	JAMES T. MONTGOMERY.
Seneca*† ..... Newton	R. J. Balch.
Seymour*† ..... Webster	A. H. Davis.
Shelbina*† ..... Shelby	W. O. L. JEWETT & SON.
▲Shelbyville* ..... Shelby	P. B. Dunn.
Sheldon*† ..... Vernon	J. P. Jones & Son.
Sheridan*† ..... Worth	See Grant City.
Sikeston*† ..... Scott	J. W. Moore.
Silex*† ..... Lincoln	See Troy.
Skidmore*† ....Nodaway	W. M. Howden.
Slater*† ..... Saline	C. P. STARTS.
Smithton*† ..... Pettis	See Sedalia.
Smithville*† ..... Clay	Z. S. Collins.

Town and County.	Name.
So. St. Joseph† .Buchanan	See St. Joseph.
So. West City* .McDonald	See Pineville.
Spartas*† ..... Christian	See Ozark.
Spickard*† ..... Grundy	J. A. Denslow.
▲Springfield*† .... Greene	WHITE & McCAMMON.
Stanberry*† ..... Gentry	C. A. RATCLIFFE.
▲Steelville*† .... Crawford	A. H. Harrison.
▲Ste. Genevieve*† S.Genev.	E. A. ROZIER.
Stewartsville*† .De Kalb	J. H. Williams.
▲St. Charles*† .. St. Charles	R. C. HAENSSLER.
St. James*† ..... Phelps	See Rolla.
▲St. Joseph*† .. Buchanan	JOHNSON, RUSK & STRINGFELLOW. Refer to First National Bank.
" ..... "	LANDIS & BARR, 1st Nat. Bank Bldg. Commercial and corporation law. Special attention to collections and adjustments. Refer to any bank in the city.
" ..... "	JULIEN B. SHACKELFORD. Refers to the First Nat. Bank.
St. Louis*† ..... St. Louis	ABBOTT & EDWARDS, 319 N. Fourth St. Attorneys for R. G. Dun & Co. Refer to any bank in St. Louis.
" ..... "	ALTHEIMER & YOUNG, Lincoln Trust Bldg. Refer to Lincoln Trust Co., or any bank or Trust Co. in St. Louis.
" ..... "	FREDERICK H. BACON, 509 Olive St. Refers to State Bank.
" ..... "	GEORGE M. BLOCE, 415 Locust St. Counsel for Jefferson Bank. Refers to Merchants-Laclede National Bank.
" ..... "	COLLINS & JAMISON, 70 Rialto Bldg. Refer to Merchants-Laclede National and Mechanics Banks.
" ..... "	GRANT, CARROLL & KENNEDY, 910 Carleton Bldg. Refer to Continental National Bank.
" ..... "	KOEHLER & REISS, Wainwright Bldg. References: South Side Bank, Lafayette Bank, and International Bank.
" ..... "	SCHULENBURG & MEYER, Lincoln Trust Bldg. Counsel for South Side Bank. Refer to Franklin Bank.
" ..... "	STEWART, CUNNINGHAM & ELIOT, Rialto Bldg. Counsel for Mechanics Bank. Refer also to National Bank of Commerce and Boatmen's Bank.
" ..... "	TAYLOR, ERD & TAYLOR, Counsel for Continental National Bank.
▲Stockton* ..... Cedar	JAMES MASTERS.
Stotts City* ....Lawrence	D. B. Jones.
Stoutsville*† ..... Monroe	See Paris.
Sturgeon*† ..... Boone	Thomas C. Carter.
Sullivan*† ..... Franklin	Charles E. Farrar.
Sumner*† ..... Chariton	See Keytesville.
Sweet Springs*† .. Saline	ROBERT FULKERSON.
Tarkio*† ..... Atchison	L. G. POPE.
Thayer*† ..... Oregon	S. M. Meeks.
Tina*† ..... Carroll	George D. Williams.
Tipton*† ..... Moniteau	W. F. Quigley.
▲Trenton*† ..... Grundy	HUGH C. SMITH.
Triplett*† ..... Chariton	See Keytesville.
▲Troy*† ..... Lincoln	R. S. Sutton.
Turney*† ..... Clinton	See Plattsburg.
▲Tuscumbia*† ..... Miller	L. N. Musser.
▲Union*† ..... Franklin	Charles F. Gallenkamp.
Union Star*† .... De Kalb	Henry Boone.
▲Unionville*† ..... Putnam	D. F. CALFEE.
Urich*† ..... Henry	J. A. Overbey.
▲Vanburen*† ..... Carter	Daniel Huett.
Vandalia*† ..... Audrain	W. W. Botts.
Verona*† ..... Lawrence	See Monett.
▲Versailles*† ..... Morgan	WM. FORMAN.
▲Vienna* ..... Maries	John W. Terrill.
Walker*† ..... Vernon	See Nevada.
Walnut Grove*† .Greene	W. H. Davis.
▲Warrensburg*† .Johnson	EWING COCKRELL.
▲Warrenton*† .... Warren	Peers & Morsey.
▲Warsaw*† ..... Benton	H. P. Lay.
Washington*† ..Franklin	Jesse B. Schaper.
Watson*† ..... Atchison	See Rock Port.
Waverly*† ..... Lafayette	E. M. Edwards.
Wayland*† ..... Clark	See Kahoka.
▲Waynesville* ..... Pulaski	W. H. Locker.
Weatherby*† .... DeKalb	See Maysville.
Weaubleau*† ....Hickory	Theodore Ruett.
Webb City*† ..... Jasper	REDDING & OWEN.
Wellington*† ..Lafayette	See Lexington.
Wellsville* .Montgomery	Barker & Shackelford.
Wentzville*† .St. Charles	Charles J. Walker.
Westboro*† ....Atchison	J. W. Peck.

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Town and County.	Name.
Weston* ..... Platte	Charles H. Hillix.
▲West Plains*†.... Howell	C. L. COYNER.
Wheatland*..... Hickory	Wm. D. Harryman.
Wheeling*†..Livingston	See Chillicothe.
Willow Springs*† Howell	A. MULLINIX.
Windsor*† ..... Henry	James P. Allen.
Winfield*† ..... Lincoln	W. H. Jackson.
Winigan* ..... Sullivan	See Greencastle.
Winston*† ..... Daviess	See Gallatin.
Wyaconda*† ..... Clark	See Kahoka.
Xenia..... Putnam	See Unionville.

MONTANA.

▲Anaconda*†.Deer Lodge	GEORGE B. WINSTON.
Belt*† ..... Cascade	Camden Bretz.
▲Bigtimber*†Sweet Grass	A. G. Hatch
▲Billings*†...Yellowstone	O. F. GODDARD
▲Boulder*† ..... Jefferson	George F. Cowan.
▲Bozeman*† ..... Gallatin	LUCE & LUCE.
Bridger..... Carbon	See Red Lodge.
▲Butte*† ..... Silver Bow	PEMBERTON & MAURY. Refer without permission to any bank or banker in Butte or Helena.
▲Choteau* ..... Teton	J. G. Blair.
Columbia Falls*† Flath'd	R. L. Oliver.
Deerlodge...*†Deerlodge	Edward Scharnikow.
▲Dillon*†.... Beaver Head	JOHN G. WILLIS.
Forsyth*† ..... Custer	See Miles City.
▲Fort Benton*†...Choteau	B. L. Powers.
▲Glasgow*† ..... Valley	J. J. Kerr.
Glendale*...Beaver Head	See Dillon.
▲Glendive*† ..... Dawson	Thomas C. Holmes.
▲Greatfalls*† ..... Cascade	SAM'L STEPHENSON.
▲Hamilton*† ..... Ravalli	Charles M. Crutchfield.
¶▲Helena*† .... Lewis and [Clarke	CLAYBERG & GUNN. References: W. A. Clark & Bro., bankers, Butte, Mont.; also (without permission) to any bank in Montana.
" ..... "	CULLEN, DAY & CULLEN. Attorneys for Union Bank & Trust Co.
▲Kalispell*† .... Flathead	Sanford & Grubb.
▲Lewistown*† ..... Fergus	W. M. Blackford.
▲Livingston*..... Park	A. P. STARK.
▲Miles City*† ..... Custer	J. H. JOHNSTON.
▲Missoula*† ..... Missoula	THOMAS G. MARSHALL.
Neihart*† ..... Cascade	Richard Bennett.
▲Phillipsburg*† ...Granite	W. E. MOORE.
Red Bluff ..... Madison	See Virginia City.
▲Red Lodge*† ..... Carbon	George W. Pierson.
Sandcoulee*† .... Cascade	See Great Falls.
Stevensville*† .... Ravalli	GEORGE T. BAGGS.
Stockette..... Cascade	See Great Falls.
▲Townsend*† Broadwater	F. X. DOLENTY.
Twin Bridges*†...Madison	See Virginia City.
▲Virginia City*†...Madison	L. L. Callaway.
▲White SulphurSpgs*Mgtr	M. WATERMAN.
Wibaux*† ..... Dawson	See Glendive.

NEBRASKA.

Adams*† ..... Gage	See Beatrice.
▲Ainsworth*† ..... Brown	P. D. McANDREW.
▲Albion*† ..... Boone	J. A. Price.
Alexandria*† ..... Thayer	See Hebron.
Allen*† ..... Dixon	See Randolph.
Alliance*† ..... Boxbutte	Wm. Mitchell.
▲Alma*† ..... Harlan	THOMAS L. PORTER.
Ansley*† ..... Custer	Judson C. Porter.
Arapahoe*† ..... Furnas	J. H. Mooney.
Arcadia*† ..... Valley	John Wall.
Arlington*† Washington	W. S. Cook.
Ashland*† ..... Saunders	W. B. CLARK.
Ashton*† ..... Sherman	See Loup City.
Atkinson*† ..... Holt	A. Searly.
▲Auburn*† ..... Nemaha	G. B. BEVERIDGE.
▲Aurora*† ..... Hamilton	FRANK COYKENDALL.
Avoca*† ..... Cass	C. E. Teft.
Axtell*† ..... Kearney	See Minden.
Bancroft*† ..... Cuming	H. L. Keefe.
Barnston*† ..... Gage	See Blue Springs.
▲Bartlett*..... Wheeler	Bishop & Anderson.
Bartley*† ..... Redwillow	See McCook.
▲Bassett*† ..... Rock	J. A. Douglas.
Battlecreek*† ...Madison	See Norfolk.
Bayard* ..... Cheyenne	See Geering.
Bazile Mills*..... Knox	See Creighton.
▲Beatrice*† ..... Gage	HAZLETT & JACK.
▲Beaver City*† ..... Furnas	Kelley & Keyes.
Beaver Crossing*† S'w'rd	Horney & Evans.
Beemer*† ..... Cuming	See West Point.
Belden*† ..... Cedar	See Randolph.
Bellwood*† ..... Butler	See David City.
Belvidere*† ..... Thayer	See Hebron.
Benedict*† ..... York	See York.
▲Benkelman*† .... Dundy	James & Eberhart.
Bennett*† ..... Lancaster	W. A. Hartley.
Bennington*† .... Douglas	H. B. Waldron.
Berlin*† ..... Otoe	See Nebraska City.
Bertrand*† ..... Phelps	R. J. Ahara.
Bigspring*† ..... Deuel	See Ogallala.
▲Blair*† ..... Washington	WALTON & MUMMERT.
Bloomfield*† ..... Knox	W. De Funk.
▲Bloomington*† .Franklin	A. H. Byrum.
Blue Hill*† ..... Webster	R. A. SIMPSON.
Bluecprings*† ..... Gage	C. S. Otis.
Boelus*† ..... Howard	S. A. Robinson.
Bradshaw*† ..... York	John A. Brumsey.
Brainard*† ..... Butler	A. K. Smith.
▲Brewster*..... Blaine	E. H Riggs.
Brock*† ..... Nemaha	See Auburn.
▲Broken Bow*† .... Custer	J. R. DEAN.
Bromfield*† ..... Hamilton	William Glover.
Bruning*† ..... Thayer	See Hebron.
Brunos† ..... Butler	See David City.
Burchard*† ..... Pawnee	Henry Matters.
Burr*† ..... Otoe	See Douglas.
▲Burwell*† ..... Garfield	See Ord.
▲Butte* ..... Boyd	WEBSTER A. GOBLE.
Callaway*† ..... Custer	R. E. Brega.
Cambridge*† ..... Furnas	S. O. Simonds.
Campbell*† ..... Franklin	Sheppard & Black.
Carleton*† ..... Thayer	V. O. Rewick.
Carroll*† ..... Wayne	See Wayne.
Cedarbluffs*† .. Saunders	See Wahoo.
Cedar Rapids* ..... Boone	E. L. Sargent.
▲Central City*† .... Merrick	P. S. BREXTON.
Cereseo*† ..... Saunders	See Wahoo.
▲Chadron*† ..... Dawes	A. W. CRITES.
▲Chappell*† ..... Deuel	E. D Hamilton.
Chester*† ..... Thayer	See Hebron.
Clarks*† ..... Merrick	See Central City.
Clarkson*† ..... Colfax	See Leigh.
Clatonia*† ..... Gage	See Cortland.
▲Clay Center*† ..... Clay	AMBROSE C. EPPERSON.
Cody*† ..... Cherry	See Valentine.
Coleridge*† ..... Cedar	See Randolph.
Colon*† ..... Saunders	See Wahoo.
▲Columbus*† ..... Platte	McALLISTER & CORNELIUS
Concord*† ..... Dixon	See Ponca.
Cook*† ..... Johnson	See Tecumseh.
Cordova*† ..... Seward	See Seward.
Cortland*† ..... Gage	F. A. Burling.
Cozad*† ..... Dawson	J. S. GOOD.
Crab Orchard*† Johnson	E. B. Laflin.
Craig*† ..... Burt	See Tekamah.
Crawford*† ..... Dawes	W. H. Fanning.
Creighton*† ..... Knox	O. W. Rice.
Creston*† ..... Platte	J. T. Morris.
Crete*† ..... Saline	FAYETTE I. FOSS.
Culbertson*† .Hitchcock	L. H. Blackledge.
Curtis*† ..... Frontier	W. H. Latham.
Dakota*† ..... Dakota	F. A. WOOD.
Danbury*† .. Redwillow	See Indianola.
Dannebrog*† ... Howard	Rasmus Hannibal.
Davenport*† ..... Thayer	M. S. Gray.
▲David City*† ..... Butler	HASTINGS & HALL.
Dawson*† ... Richardson	See Falls City.
Daykin*† ..... Jefferson	See Fairbury.
Decatur* ..... Burt	Thos. R. Ashley.
De Witt*† ..... Saline	See Wilber.
Diller*† ..... Jefferson	See Fairbury.
Dixon*† ..... Dixon	See Ponca.
Dodge*† ..... Dodge	G. W. Rossa.
Doniphan*† ..... Hall	See Grand Island.
Dorchester*† ..... Saline	See Crete.
Douglas*† ..... Otoe	Charles H. Marshall.
Dubois*† ..... Pawnee	See Pawnee City.
Dunbar*† ..... Otoe	B. S. Littlefield.
Eagle*† ..... Cass	See Lincoln.
East Omaha..... Douglas	See Omaha.
Edgar*† ..... Clay	Christy & Baden.
Elba* ..... Howard	See St. Paul.
Elgin*† ..... Antelope	See Oakdale.
Elk Creek*† ..... Johnson	See Tecumseh.
Elkhorn*† ..... Douglas	See Waterloo.
Elm Creek*† ..... Buffalo	See Kearney.
Elmwood*† ..... Cass	W. D. Dermite.
Elsie*† ..... Perkins	M. L. Mead.
▲Elwood*† ..... Gosper	A. M. White.
Emerson*† ..... Dixon	J. Leonard.
Eustis*† ..... Frontier	See Curtis.
Exeter*† ..... Fillmore	See Geneva.
▲Fairbury*† ..... Jefferson	C. H. DENNEY.
Fairfield*† ..... Clay	J. L. Epperson & Son.
Fairmont*† ..... Fillmore	See Geneva.
Falls City*† ..Richardson	J. R. WILHITE.
Farnam*† ..... Dawson	See Elwood.
▲Filley*† ..... Gage	See Crab Orchard.
Firth*† ..... Lancaster	G. F. Collins.
Ft. Calhoun* Washington	See Blair.
Franklin*† ..... Franklin	H. Wormore.
▲Fremont*† ..... Dodge	COURTRIGHT & SIDNER. Refer to First National Bank.
Friend*† ..... Saline	J. Palmer.
▲Fullerton*† ..... Nance	W. F. Critchfield.
▲Gandy* ..... Logan	See North Platte.
▲Geneva*† ..... Fillmore	FRANK W. SLOAN.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

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Town and County.	Name.
Genoa*† ..... Nance	M. V. Moudy.
▲Gering* ..... Scott's Bluff	M. J. Huffman.
Germantown*† .. Seward	See Seward.
Gibbon*† ..... Buffalo	G. W. Cherrington.
Giltner* ..... Hamilton	N. B. Payne.
Glenville*† ..... Clay	See Fairfield.
Gordon*† ..... Sheridan	S. H. Ladd.
Gothenburg*† .... Dawson	J. M. Ellingsworth.
Grafton*† ..... Fillmore	See Geneva.
▲Grand Island*† .... Hall	CHARLES G. RYAN.
▲Grant*† ..... Perkins	B. F. Hastings.
▲Greeley* ..... Greeley	G. W. Scott.
Greenwood*† ..... Cass	See Ashland.
Gresham*† ..... York	See York.
Gretna*† ..... Sarpy	See Papillion.
Guidcrock*† .... Webster	See Red Cloud.
Haigler*† ..... Dundy	See Beikelman.
Hallam*† ..... Lancaster	See Lincoln.
Hampton*† .... Hamilton	See Aurora.
Hardy*† ..... Nuckolls	See Superior.
▲Harrisburg* ..... Banner	W. R. Hampton.
▲Harrison*† ..... Sioux	G. Guthrie.
▲Hartington*† ..... Cedar	MILLER & READY.
Harvard*† ..... Clay	L. G. Hurd.
▲Hastings*† ..... Adams	TIBBETS BROS., MOREY & FERRIS. Offices at Lincoln and Hastings. Refer to any bank or wholesale house in Lincoln or Hastings.
Havelock*† .... Lancaster	See Lincoln.
▲Hayes Center* ..... Hayes	A. G. Ready.
Hay Springs*† .. Sheridan	J. E. Gilmore.
▲Hebron*† ..... Thayer	MARSHALL & CAPRON.
▲Hemingford*† Boxbutte	W. M. Iodence.
Henderson*† ..... York	See York.
Herman*† ... Washington	See Blair.
Hickman*† ..... Lancaster	W. B. Morrison.
Hildreth*† ..... Franklin	See Holdrege.
▲Holdrege*† ..... Phelps	ROBERT ST. CLAIR.
Holstein*† ..... Adams	See Hastings.
Homer* ..... Dakota	See Dakota City.
Hooper*† ..... Dodge	See Fremont.
Howe*† ..... Nemaha	See Auburn.
Howell*† ..... Colfax	See Leigh
Hubbell*† ..... Thayer	See Hebron.
Humboldt*† . Richardson	E. A. TUCKER.
Humphrey*† ..... Platte	R. P. Drake.
▲Hyannis*† ..... Grant	W. L. Matthews.
▲Imperial*† ..... Chase	S. S. Bishop.
Indianola*† .. Redwillow	J. S. PHILLIPS.
Ithaca*† ..... Saunders	See Wahoo.
Jackson*† ..... Dakota	Ed. T. Kearney.
Jansen*† ..... Jefferson	See Fairbury.
Johnson*† ..... Nemaha	I. H. Clagett.
Julian*† ..... Nemaha	Francis Brown.
Juniata*† ..... Adams	S. L. Brass.
Kearney*† ..... Buffalo	WARREN PRATT
Kenesaw*† ..... Adams	S. H. Smith.
Kennard*† .. Washington	See Blair.
▲Kimball*† ..... Kimball	J. J. Kinney.
Laurel*† ..... Cedar	F. P. Voter.
Lawrence*† .... Nuckolls	See Nelson.
Lebanon*† .. Redwillow	See Indianola.
Leigh*† ..... Colfax	W. H. Carleton.
▲Lexington*† ..... Dawson	E. A. COOK.
Liberty*† ..... Gage	See Beatrice.
¶▲Lincoln*† .... Lancaster	F. A. BOEHMER, 1041 O Street. Refers to Columbia and First National Banks.
" ..... "	J. H. BROADY, Burr Block. Refers to Columbia Nat. Bk.
" ..... "	STEPHEN L. GEISTHARDT, Burr Block. Refers to Clark & Leonard Investment Co.
" ..... "	TIBBETS BROS., MOREY & ANDERSON. Offices at Lincoln and Hastings. Refer to any bank or wholesale house in Lincoln or Hastings.
Lindsay*† ..... Platte	Edw. A. Brodboll.
Linwood*† ..... Butler	See David City.
Litchfield*† ..... Sherman	See Loup.
Lodgepole*† ... Cheyenne	See Sidney.
Longpine*† ..... Brown	J. S. Davisson.
Loomis*† ..... Phelps	Thomas L. Doherty.
Louisville*† ..... Cass	See Plattsmouth.
▲Loup*† ..... Sherman	R. J. Nightingale.
Lynch* ..... Boyd	N. D. BURCH.
Lyons*† ..... Burt	Fremont Everett.
▲Madison*† ..... Madison	WILLIS E. REED.
Madrid*† ..... Perkins	See Grant.
Malmo*† ..... Saunders	See Wahoo.
Marquette*† .... Hamilton	See Aurora.
Mason City*• ..... Custer	See Ansley.
Maywood*† ..... Frontier	See Stockville.
▲McCook*† ... Redwillow	C. E. ELDRED
McCool Junction*† York	See York.
Mead*† ..... Saunders	See Wahoo.
Meadow Grove*† Madison	See Norfolk.
Merna*† ..... Custer	See Broken Bow.

Town and County.	Name.
Milford*† ..... Seward	T. A. Healey.
Millard*† ..... Douglas	J. O. Detweiler.
Miller*† ..... Buffalo	O. F. Hamilton.
Milligan*† ..... Fillmore	See Geneva.
▲Minden*† ..... Kearney	L. W. HAGUE.
Monroe* ..... Platte	See Columbus.
Morseblufl*† ... Saunders	See Wahoo.
▲Mullen*† ..... Hooker	See Thedford.
Murdock*† ..... Cass	H. R. Neitzel.
Murray*† ..... Cass	See Plattsmouth.
▲Nebraska City*† .... Otoe	JOHN C. WATSON.
Nehawka*† ..... Cass	See Weeping Water.
▲Neligh*† ..... Antelope	Charles H. Kelsey.
▲Nelson*† ..... Nuckolls	COLE & BROWN.
Nemaha*† ..... Nemaha	See Auburn.
New Castle*† ..... Dixon	See Ponca.
Newman Grove*† Madi'n	C. A. Randall.
Newport*† ..... Rock	See Bassett.
▲Niobrara* ..... Knox	S. DRAPER.
Norden* ..... Keyapaha	M. P. Meholm.
Norfolk*† ..... Madison	DANIEL J. KOENIGSTEIN.
Northbend*† ..... Dodge	Ernest Kern.
▲North Platte*† .. Lincoln	H. S. RIDGELY.
Oak*† ..... Nuckolls	See Nelson.
Oakdale*† ..... Antelope	M. B. Putney.
Oakland*† ..... Burt	W. D. Smith.
Odell*† ..... Gage	See Blue Springs.
▲Ogallala*† ..... Keith	Albert Muldoon.
Ohiowa*† ..... Fillmore	C. A. Fowler.
▲Omaha*† ..... Douglas	BALDRIDGE & DE BORD, First Nat'l Bank Bldg. Attorneys for U. S. National Bank.
" ..... "	BARLETT, DUNDEY & MARTIN, 512 N. Y. Life Building. Refer to First N. Bk. Chicago.
" ..... "	JOHN WILSON BATTIN, N. Y. Life Building. Refers to Merchants National Bank.
" ..... "	T. W. BLACKBURN, McCagne Block. Refers to Merchants National Bank.
" ..... "	E. G. McGILTON, 421-423 First National Bank Building. Reference: Omaha National Bank.
" ..... "	O'NEILL & GILBERT, U. S. Nat. Bank Bldg. References, U. S and Union Nat. Banks.
▲O'Neill*† ..... Holt	M. F. HARRINGTON.
Ong*† ..... Clay	S. W. Christy.
Orchard*† ..... Antelope	See O'Neill.
▲Ord*† ..... Valley	H. E. OLESON.
Orleans*† ..... Harlan	Beresford & Simpson.
▲Osceola*† ..... Polk	M. A. Mills.
Osmond*† ..... Pierce	Wm. H. Chappell.
Overton*† ..... Dawson	See Lexington.
Oxford*† ..... Furnas	J. H. Sherwood.
Page*† ..... Holt	See O'Neill.
Palisade*† .... Hitchcock	See Hayes Center.
Palmer*† ..... Merrick	See Central City.
Palmyra*† ..... Otoe	Charles A. Sweet.
Panama*• ..... Lancaster	John T. Marshall.
▲Papillion*† ..... Sarpy	James Hassett.
▲Pawnee City*† ... Pawnee	G. E. BECKER.
▲Pender*† ..... Thurston	G. T. Graves.
Peru*† ..... Nemaha	See Auburn.
Petersburg*† ..... Boone	O. F. Plum.
Phillips*† ..... Hamilton	See Aurora.
▲Pierce*† ..... Pierce	Douglas Cones.
Pilger*† ..... Stanton	See Stanton.
Plainview*† ..... Pierce	J. A. WILLIAMS.
Platte Center*† .... Platte	George N. Hopkins.
▲Plattsmouth*† ..... Cass	BYRON CLARK.
Pleasanton*† ..... Buffalo	See Kearney.
Plymouth*† ..... Jefferson	See Fairbury.
▲Ponca*† ..... Dixon	J. J. McCarthy.
Prague*† ..... Saunders	See Wahoo.
Ragan*† ..... Harlan	See Alma.
Randolph*† ..... Cedar	G. W. Wiltsie.
Ravenna*† ..... Buffalo	J. E. Mellett.
▲Red Cloud*† ..... Webster	E. W. OVERMAN.
Republican City*† Harlan	N. J. Ludi.
Reynolds*† ..... Jefferson	See Fairbury.
Rising City* ..... Butler	See David City.
Riverton*† ..... Franklin	See Red Cloud.
Rogers*† ..... Colfax	See Schuyler.
Rulo*† ..... Richardson	George D. Kirk.
Rushville*† ..... Sheridan	C. L. DAVIS.
Salem*† ..... Richardson	J. A. Sheffer.
Sargent* ..... Custer	E. P. Savage.
Saronville*† ..... Clay	See Sutton.
▲Schuyler*† ..... Colfax	C. J. PHELPS.
Scribner*† ..... Dodge	Henry M. Kidder.
▲Seward*† ..... Seward	J. J. THOMAS.
Shelby*† ..... Polk	See Osceola.
Shelton*† ..... Buffalo	J. F. Wheler.
Shickley*† ..... Fillmore	C. W. Price & Co.
Shubert*† .... Richardson	See Falls City.
▲Sidney*† ..... Cheyenne	LEROY MARTIN.
Silver Creek*† ... Merrick	See Central City.
Smithfield*† ..... Gosper	See Elwood.
Snyder*† ..... Dodge	See Fremont.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
South Bend*†..... Cass	See Greenwood.
South Omaha*† .Douglas	See Omaha.
Spencer*..... Boyd	Sanford Parker.
Springfield*†..... Sarpy	See Papillion.
▲Springview*.... Keyapaha	C. E. Lear.
Stamford*†..... Harlan	See Orleans.
▲Stanton*†..... Stanton	A. A. KEARNEY.
Staplehurst*†.... Seward	See Seward.
St. Edward*†..... Boone	J. E. Wilson.
▲St. Paul*† ..... Howard	B. D. HAYWARD.
Steinauer*†..... Pawnee	See Pawnee City.
Stella*†..... Richardson	See Falls City.
Sterling*†..... Johnson	E. R. Hitchcock.
▲Stockville* ..... Frontier	L. H. Cheney.
Strang*†..... Fillmore	G. D. Mathewson.
Stratton*†..... Hitchcock	C. W. Shurtleff.
Stromsburg*† ..... Polk	E. E. Stanton.
Stuart*†..... Holt	J. A. Rice.
Sumner*†..... Dawson	See Lexington.
Superior*†..... Nuckolls	C. E. Adams.
Surprise*†..... Butler	See David City.
Sutherland*† .... Lincoln	See North Platte
Sutton*†..... Clay	E. E. Hairgrove.
Swanton*†..... Saline	See Wilber.
Syracuse*†..... Otoe	J. W. EATON.
Tabiercock*†..... Pawnee	See Pawnee City.
Talmage*†..... Otoe	D. W. Livingston.
▲Taylor* ..... Loup	C. I. Bragg.
▲Tecumseh*† .... Johnson	S. P. DAVIDSON.
▲Tekamah*† ..... Burt	A. N. Corbin, Jr.
Thayer*†..... York	See York.
▲Thedford*†..... Thomas	John H. Evans.
Tilden*†..... Madison	F. L. Putney.
Tobias*†..... Saline	See Fairbury.
▲Trenton*† .... Hitchcock	W. O. Robinson.
▲Tryon..... McPherson	See North Platte.
Ulysses*†..... Butler	C. M. Skiles.
Unadilla*† ..... Otoe	See Syracuse.
Union*†..... Cass	See Weeping Water.
University Pl*† Lancaster	See Lincoln.
Upland*†..... Franklin	See Holdrege.
Utica*†..... Seward	H. M. Coleman.
▲Valentine*†..... Cherry	F. M. Walcott.
Valley*†..... Douglas	See Omaha.
Valparaiso*†... Saunders	See Wahoo.
Verdigris*..... Knox	See Niobrara.
Verdon*†.... Richardson	See Falls City.
Vesta*†..... Johnson	See Tecumseh.
Waco*†..... York	See York.
▲Wahoo*†..... Saunders	M. NEWMAN.
Wakefield*†..... Dixon	J. H. Brown.
Wallace*†..... Lincoln	See Grant.
Wauneta*†..... Chase	See Imperial.
Wausa*†..... Knox	H. M. McLeod.
Waverly*†..... Lancaster	See Lincoln.
▲Wayne*†..... Wayne	FRANK M. NORTHROP.
Weeping Water*†... Cass	A. L. Timblin.
Western*†..... Saline	See Wilber.
Weston*†..... Saunders	See Wahoo.
▲West Point*†.... Cuming	T. M. MOODIE.
▲Wilber*†..... Saline	J. H. Grimm.
Wilcox*†..... Kearney	E. C. Dailey.
Wilsonville*†..... Furnas	See Beaver City.
Winside*† ..... Wayne	H. E. Simons.
Wisner*†..... Cuming	Oliver Oleson.
Woodlake*†..... Cherry	See Valentine.
Wood River*†..... Hall	O M. Quackenbush.
Wymore*†..... Gage	A. D. McCandless.
▲York*† ..... York	BATES & KIRKPATRICK.
Yutan*†..... Saunders	See Wahoo.

NEVADA.

▲Austin*†..... Lander	W. D. Jones.
▲Belmont*†..... Nye	See Austin.
Candelaria*†.. Esmeralda	See Hawthorne.
¶▲Carson City*†..Ormsby	TORREYSON & SUMMERFIELD.
▲Dayton*†..... Lyon	John Lothrop.
▲Elko*†..... Elko	E. S. Farrington.
▲Ely*..... White Pine	Frank X. Murphy.
▲Eureka*†..... Eureka	P. Breen.
Gardnerville*.... Douglas	See Genoa.
▲Genoa*..... Douglas	D. W. Virgin.
▲Hawthorne*†. Esmeralda	George S. Green.
▲Fioche*†..... Lincoln	George S. Sawyer.
▲Reno*†..... Washoe	S. SUMMERFIELD.
" ..... "	OSCAR J. SMITH.
▲Stillwater..... Churchill	T. H. Kent.
▲Virginia City*†.... Storey	W. E. F. DEAL.
Wadsworth*†.... Washoe	See Reno.
▲Winnemucca*† Humb'ldt	H. WARREN.

NEW HAMPSHIRE.

Alton*†..... Belknap	See Laconia.
Andover*†.... Merrimack	Barron Shirley.
Ashland*†..... Grafton	James L. Wilson.
Berlin*†..... Coos	CHAMBERLIN & RICH.
Bristol*†..... Grafton	Dearborn & Chase.
Canaan*†..... Grafton	Geo. W. Murray.
Charlestown*†.. Sullivan	See Claremont.
Claremont*†..... Sullivan	COLBY & SON.
▲Colebrook*†..... Coos	T. F. Johnson.
¶▲Concord*†.. Merrimack	MATTHEWS & SAWYER.
Conway*†..... Carroll	J. B. Nash.
Derry*..... Rockingham	G. K. & B. T. Bartlett.
▲Dover*†..... Strafford	ERNEST B FOLSOM.
East Jaffrey*†.. Cheshire	See Peterboro.
Epping*†.... Rockingham	W. H. Drury.
▲Exeter*†..... Rockingham	EASTMAN & HOLLIS.
Farmington*†.. Strafford	Samuel S. Parker.
Fitzwilliam*.... Cheshire	Amos J. Blake.
Francestown*†. Hillsboro	See Peterboro.
Franklin*†... Merrimack	JAMES E. BARNARD.
Franklin Falls*† Merrim'k	Edward G. Leach.
Freedom*..... Carroll	See Conway.
Goffstown*†.... Hillsboro	Samuel Upton.
Gorham*†..... Coos	A. R. Evans.
Great Falls*..... Strafford	See Somersworth.
Greenville*† .. Hillsboro	Herbert J. Taft.
Hanover*†..... Grafton	George H. Hitchcock.
▲Haverhill*†..... Grafton	WM. F. WESTGATE.
Hillsboro..... Hillsboro	Samuel W. Holman.
Hillsboro Bridge*† Hill'r	Samuel W. Holman.
Hinsdale*†..... Cheshire	E. J. Temple.
▲Keene*†..... Cheshire	JOHN E. ALLEN.
▲Laconia*†..... Belknap	STONE & SHANNON.
Lakeport*†..... Belknap	Hibbard & Hibbard.
▲Lancaster*†..... Coos	Drew, Jordan & Buckley.
▲Lebanon*†..... Grafton	C. A. DOLE.
Lisbon*†..... Grafton	George F. Morris.
Littleton*†..... Grafton	Bingham, Mitchell & Batchellor.
▲Manchester*†.. Hillsboro	CYRUS H. LITTLE.
Meridith*†..... Belknap	Bertram & Blaisdell.
Milford*†..... Hillsboro	E. I. Kendall.
▲Nashua*†..... Hillsboro	E. S. & H. A. CUTTER. Attorneys for R. G. Dun & Co.
" ..... "	EDWARD H. WASON. Refers to First National and Second National Banks.
New Ipswich*†. Hillsboro	W. A. Preston.
New Market*†Rockin'm	A. L. Mellows.
▲Newport*†..... Sullivan	A. S. WAIT.
North Conway*†.Carroll	See Conway.
Orford*..... Grafton	Paul Long.
▲Ossipee*†..... Carroll	Frank Weeks.
Penacook*† . Merrimack	Willis G. Buxton.
Peterboro*†... Hillsboro	J. F. Brennan.
Pittsfield*†...Merrimack	E. A. Lane.
▲Plymouth*†..... Grafton	Burleigh & Adams.
▲Portsmouth*† Rock'ham	EDWARD H. ADAMS.
Raymond*† Rockingham	John T. Bartlett.
Rochester*†..... Strafford	LESLIE P. SNOW.
Salmon Falls*†. Strafford	See Dover.
Somersworth*† Strafford	EDGERLY & MATHEWS.
Sunapee* ..... Sullivan	George Dodge.
Suncook*†... Merrimack	Almon F. Burbank.
Tilton*†..... Belknap	W. B. Fellows.
Troy*† ..... Cheshire	See Keene.
Wakefield*†..... Carroll	Arthur L. Foote.
Walpole*†..... Cheshire	J. G. Bellows.
Whitefield*†..... Coos	C. E. Wright.
Wilton*†..... Hillsboro	Geo. E. Bales.
Winchester*†.. Cheshire	H. W. Brigham.
Wolfboro*†..... Carroll	SEWELL W. ABBOTT.
Woodsville*†.....Grafton	Scott Sloane.

NEW JERSEY.

Absecon*†..... Atlantic	See Atlantic City.
Allentown*†.. Monmouth	Harvey R. Bergen.
Alloway*†..... Salem	See Salem.
Arlington*†..... Hudson	See Jersey City.
Asbury Park*†Monmo'th	DAVID HARVEY, JR.
Atlantic City*† Atlantic	HARRY WOOTTON.
Atlantic Highl'ds*† Mon.	See Asbury Park.
Barnegat*†..... Ocean	See Toms River.
Bayonne*†..... Hudson	VAN BUSKIRK & PARKER.
Belleville*†..... Essex	Skinner & Ten Eyck.
Belmar*†..... Monmouth	See Asbury Park.
▲Belvidere*†..... Warren	GEORGE M. SHIPMAN.
Bergen Point*†. Hudson	See Bayonne.
Beverly*†..... Burlington	See Burlington.
Bloomfield*†..... Essex	HARRY E. RICHARDS.
Bloomsbury*† Hunterd'n	J. W. Creveling.
Boonton*† ..... Morris	J. S. Salmon.
Bordentown*†Burlingt'n	JOHN P. HUTCHINSON.
Boundbrook*† Somerset	H. C. Suydam.
▲Bridgeton*† Cumberland	JOSEPH H. POWELL.
Burlington*†. Burlington	HOWARD FLANDERS.
Butler*†..... Morris	See Paterson.
Caldwell*†..... Essex	See Montclair.
▲Camden*†..... Camden	HENRY I. BUDD, JR.
Cape May*†..... Cape May	J. M. E. Hildreth.
▲Cape May C.H.*†. Cape M	J. M. E. Hildreth.
Carlstadt*† ..... Bergen	See Hackensack.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital

Town and County.	Name.
Cedarville*•† Cumberland	B. T. Powell.
Chatham*•†.....Morris	A. PHILETUS KONKLE.
Clayton*†..... Gloucester	See Woodbury.
Clinton*•†.....Hunterdon	See Flemington.
Closter*•† ..... Bergen	C. B. Harvey.
Collingswood*•...Camden	See Camden.
Cramer Hill*†.... Camden	See Camden.
Cranbury† .....Middlesex	A. S. Appelget.
Cranford*•†..... Union	See Elizabeth.
Deckertown*•† ... Sussex	Henry C. Hunt.
Dover*•†.....Morris	B. W. ELLICOTT.
East Orange*†.....Essex	JEROME D. GEDNEY.
Eatontown*•† Monmouth	See Long Branch.
Egg Harbor City*•†Atlan.	A. Stephany.
▲Elizabeth*•†.....Union	P. H. GILHOOLY.
Elmer*•†..... Salem	Abram Cochran.
Englewood*•†.....Bergen	George R. Dutton.
Farmingdale*•† Monm'th	See Freehold.
▲Flemington*•†Hunterdon	WILLARD C. PARKER.
Fort Lee*..... Bergen	See Hoboken.
Franklin*• ..... Essex	See Newark.
▲Freehold*•†...Monmouth	FRANK P. McDERMOTT.
Frenchtown*•†Hunterd'n	L. D. Hagaman.
Glassboro*•† . Gloucester	See Woodbury.
Gloucester City*•†Camd'n	See Camden.
Guttenburg*†.... Hudson	See Hoboken.
▲Hackensack*•† ... Bergen	JAMES M. VAN VALEN.
Hackettstown*•†..Warren	J. C. Allen.
Haddonfield*•†...Camden	Chas. R. Stevenson.
Hammonton*•† ..Atlantic	A. J. King.
Harrison*† ..... Hudson	See Jersey City.
Hightstown*•†....Mercer	R. M. J. SMITH.
Hoboken*•†..... Hudson	RUSS & HEPPENHEIMER.
Hopewell*•†.....Mercer	John S. Van Dike.
Irvington *†..... Essex	See Newark.
Jamesburg*•† .Middlesex	See New Brunswick.
▲Jersey City*•†....Hudson	FRANK P. McDERMOTT, 17 Exchange Place. Reference: Hon. Gilbert Collins, Justice Supreme Court, New Jersey.
" ..... "	QUEEN & TENNANT, 76 Montgomery St. References; Hudson County, Second National Banks, N. J. Title Guarantee & Tr. Co., and Commercial Tr. Co.
" ..... "	WALLIS, EDWARDS & BUMSTED, No. 1 Exchange Place Counsel in bank and corporation matters.
Kearney†..... Hudson	See Jersey City.
Keyport*•†....Monmouth	B. B. Ogden.
Lakewood*•†.....Ocean	T. J. R. Brown.
Lambertville*•† Hunter'n	WALTER F. HAYHURST.
Long Branch*•† Monm'th	HENRY S. TERHUNE.
Madison*•†..... Morris	C. A. Rathbun.
Manasquan*•†.Monmouth	H. H. Wainright.
Matawan*•† .. Monmouth	See Long Branch.
▲May's Landing*•†Atlantic	See Atlantic City.
Medford*•† ...Burlington	See Mount Holly.
Merchantville*•† Camden	See Camden.
Metuchen*•† .. Middlesex	See New Brunswick.
Millburn*•† .....Essex	See Orange.
Millville*•† .Cumberland	Martin W. Lane.
Montclair*•†.....Essex	EDWIN B. GOODELL.
Moorestown*•†Burlingt'n	S. K. Robbins.
▲Morristown*•† ....Morris	GUY MINTON.
▲Mount Holly*•†Burlingt'n	FRANKLIN B. LEVIS.
▲Newark*•†.....Essex	DE WITT & PROVOST. Attorneys for the North Ward National Bank.
" ..... "	GALLAGHER, VAN LIEW & BROWER. Refer to Essex Co. National Bank.
" ..... "	GUILD, LUM & TAMBLIN. Attorneys for German National Bank.
" ..... "	JOHN R. HARDIN. Refers to National State Bank.
▲New Brunsw'k*•† .Mid'sx	HOWARD A. REYNOLDS.
New Durham*•†...Hudson	See Jersey City.
▲Newton*•† ..... Sussex	Theodore Simonson.
Ocean City*•†..Cape May	A. A. Howell.
Ocean Grove*†Monmouth	See Asbury Park.
Orange*•†.....Essex	BLAKE & HOWE.
Oxford*•†.....Warren	See Belvidere.
Palmyra*•† ....Burlington	See Burlington.
Passaic*•† ..... Passaic	JOSEPH M. GARDNER.
▲Paterson*•† ..... Passaic	FREDERICK F. SEARING.
Paulsboro*•†...Gloucester	See Woodbury.
Pemberton*†...Burlington	See Mt. Holly.
Penn Grove*•†..... Salem	See Salem.
Pennington*•†..... Mercer	T. D. Durling.
Perth Amboy*•†Middlesex	JOSEPH E. STRICKER.
Phillipsburg*•† .. Warren	SMITH & BRADY.
Plainfield*•† .....Union	CHARLES A. REED.
Pleasantville*•†..Atlantic	See Atlantic City.
Point Pleasant*•†.. Ocean	Thomas Curtis.
Princeton*•†..... Mercer	FERGUS A. DENNIS.
Rahway*•† ..... Union	LESLIE LUPTON.
Raritan*•† ..... Somerset	See Somerville.
Redbank*•†...Monmouth	EDMUND WILSON.
Ridgewood*•†..... Bergen	Cornelius Doremus.
Riverside*•†...Burlington	See Burlington.
Rockaway*•†..... Morris	John F. Stickle.
Rutherford*•† ....Bergen	ADDISON ELY.
▲Salem*•†..... Salem	JONATHAN W. ACTON.
Seabright*•†...Monmouth	See Atlantic Highlands.
Sea Isle City*•†.Cape May	Thos. W. Sudlum.
▲Somerville*•†...Somerset	JAMES J. BERGEN.
South Amboy*•†Middlesex	See Perth Amboy.
South Orange*•†..... Essex	See Orange.
South River*•† Middlesex	See New Brunswick.
Summit*•† ..... Union	LEROY A. GIBBY.
Swedesboro*•†Gloucester	Edgar Shivers.
▲Toms River*•†..... Ocean	J. W. Carmichael.
Town of Union†...Hudson	See Hoboken.
¶▲Trenton*•†.....Mercer	FREDERIC R. BRACE, Jr. Refers to Broad Street National Bank.
" ..... "	JOHN G. HOWELL. Refers to all Banks and Trust Companies in Trenton.
" ..... "	FRANCIS C. LOWTHORP. Attorney for Broad St. National Bank and R. G. Dun & Co.
" ..... "	ERWIN E. MARSHALL. Refers to Trenton Trust & Safe Deposit Co.
Tuckerton*•†..... Ocean	See Toms River.
Union*† ..... Union	See Elizabeth.
Vincentown*•† Burlingtn	See Mount Holly.
Vineland*•†..Cumberland	HENRY S. ALVORD.
Washington*•†... Warren	OSCAR JEFFERY.
Weehawken*†..... Hudson	See Hoboken.
Westfield*•†..... Union	See Elizabeth.
West Hoboken*•†Hudson	A. A. Rich.
West New York...Hudson	See Hoboken.
Woodbridge*•† Middlesex	See Rahway.
▲Woodbury*•†. Gloucester	DAVID O. WATKINS.
Woodstown*†..... Salem	Enoch S. Fogg.

NEW MEXICO.

Town and County.	Name.
▲Alamogordo*•.....Otero	William A. Hawkins.
▲Albuquerque*•†Bernalillo	E. L. MEDLER.
▲Aztec*..... San Juan	Robert C. Prewitt.
▲Carlsbad*•† ... . Eddy	FREEMAN & CAMERON.
▲Clayton*•† ..... Union	O. T. Toombs.
Deming*•†..... Grant	S. M. Ashenfelter.
East Las Vegas*†.San Mig'l	A. A. Jones.
Eddy..... Eddy	See Carlsbad.
Gallup*•†.....Bernalillo	L. L. Henry.
▲Hillsboro*..... Sierra	A. B. Elliott.
▲Las Cruces*•†. Donna Ana	BONHAM & LLEWELLYN.
▲Las Vegas*•†.. San Miguel	W. G. HAYDEN.
▲Lincoln*.....Lincoln	E. W. HULBERT.
▲Los Lunas*•† ....Valencia	See Albuquerque.
Magdalena*•†.... Socorro	See Socorro.
▲Mora*	See Las Vegas.
▲Puerto de Luno*Guadalo'p	See Las Vegas.
Raton*•†.....Colfax	CHARLES SPRINGER.
▲Roswell*•† .....Chaves	Alexander J. Nisbet.
San Marcial*•†....Socorro	See Socorro.
¶▲Santa Fe*•† ... Santa Fe	GEORGE W. KNAEBEL.
▲Silver City*•†.....Grant	BARNES & APPEL.
▲Socorro*•† .....Socorro	W. H. WINTER.
Springer*•† .....Colfax	H. Seaberg.
▲Taos*•..... Taos	See Las Vegas.
▲Tierra Amarilla..Rio Ar'ba	See Santa Fe.
Whiteoaks*.. .....Lincoln	Watson & Lund.

NEW YORK.

Town and County.	Name.
Adams*•†..... Jefferson	A. F. & T. F. Saunders.
Addison*•†..... Steuben	DELMAR M. DARRIN.
Afton*•† ..... Chenango	George A. Haven.
Akron*•†..... Erie	Paxon & Paxon.
¶▲Albany*•†.....Albany	WILLIAM LANSING, General Corporation and Mercantile Law Practice.
" ..... "	MONTIGNANI, MALLORY & ELMENDORF. Attorneys for Mechanics & Farmers Bank.
" ..... "	ROSENDALE & HESSBERG. Attorneys for National Commercial Bank
" ..... "	TRACEY & COOPER, 25 N. Pearl St. Attorneys for Nat. Exch. Bk. and Albany Savings Bk.
▲Albion*•† ..... Orleans	SIGNOR & WAGE.
Alfred*.....Allegany	See Hornellsville.
Allegany*•†..Cattaraugus	W. C. Overton.
Amenia*•† ..... Dutchess	George H. Swift.
Amityville*•†..... Suffolk	S. P. Hildreth.
Amsterdam*•†...Montg'y	NISBET & HANSON.
Andes*..... Delaware	B. Johnson.
Andover*•† ..... Allegany	CLAYTON L. EARLEY.
Angelica*•† .....Allegany	D. D. Dickinson.
Antwerp*•† ..... Jefferson	John C. Trolan.
Arcade*•† ..... Wyoming	G. A. Barnes.
▲Argyle* .....Washington	John B. Conway.
Attica*•† ..... Wyoming	O. H. & W. E. Hopkins.
▲Auburn*•† ..... Cayuga	AMASA J. PARKER.
Aurora*•† ..... Cayuga	John A. Hudson.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Avoca*† ..... Steuben	E. W. Bozard.
Avon*† ..... Livingston	Wm. Carter.
Babylon*† ..... Suffolk	J. R. Reid.
Bainbridge*† .. Chenango	George I. Skinner.
Baldwinsville*† .. Onond'a	Fred. A. Marvin.
▲Ballston Spa*† .. Saratoga	JESSE S. L'AMOREAUX.
▲Batavia*† ..... Genesee	SAFFORD E. NORTH.
▲Bath*† ..... Steuben	REUBEN R. LYON.
Bay Shore*† ..... Suffolk	E. S. Monbray.
Belfast*† ..... Allegany	See Angelica.
▲Belmont*† ..... Allegany	Reynolds, Brown & Reynolds.
Bergen*† ..... Genesee	See Batavia.
▲Binghamton*† .. Broome	R. A. GUNNISON.
Bolivar*† ..... Allegany	Curtis & Bliss.
Boonville*† ..... Oneida	B. A. Capron.
Brewster*† ..... Putnam	A. J. Miller.
Brocton*† ... Chautauqua	F. C. Lewis.
Brockport*† .... Monroe	DANIEL HOLMES.
Brookfield* ..... Madison	N. A. Crumb.
▲Brooklyn*† ..... Kings	Bergen & Dykman.
▲Buffalo*† ..... Erie	NILES C. BARTHOLOMEW, 1106 Prudential Bldg. Refers to Columbia National Bank and German-American Bank.
" ..... "	FREDERICK O. BISSELL, 110 Pearl Street (Dun Bldg.) Collections, commercial and real estate law especially. Refers to R. G. Dun & Co., Buffalo; City National Bank, Fidelity Trust & Guaranty Co., Thornton & Chester Milling Co., and W. H. Granger & Co.
" ..... "	DAY & SANDERS, 1200-1202 Prudential Bldg. Refer to Columbia National Bank.
" ..... "	CLINTON B. GIBB[4], 85 Erie County Savings Bank Building Refers to Third National Bank
" ..... "	HAMMOND & HAMMOND, 85 West Eagle Street. Refers to Marine Bank and Peoples Bank
" ..... "	FREDERICK HOWARD, 936 Ellicott Sq. Refers to Marine Bank and Commercial Bank.
" ..... "	CHAS. B. WHEELER, Erie Co. Savings Bank Bldg. General Practice in State and Federal Courts.
Caledonia*† . Livingston	D. C. Hebbard.
Cambridge*† Washingt'n	Westfall & Hill.
Camden*† ..... Oneida	P. H. FITZGERALD.
Campbell*† ..... Steuben	See Corning.
Canajoharie*† .. Montg'y	B. L. Huston.
▲Canandaigua*† .. Ontario	HOMER J. REED.
Canaseraga*† ... Allegany	D. H. Holliday.
Canastota*† ..... Madison	A. O. Briggs.
Candor*† ..... Tioga	J. T. GRIDLEY.
Canisteo*† ..... Steuben	Eli Soule.
▲Canton*† .. St. Lawrence	ALMERON Z. SQUIRES.
Cape Vincent*† Jefferson	MORRIS E. LEE.
▲Carmel*† ..... Putnam	George E. Anderson.
Carthage*† ..... Jefferson	FRANK T. EVANS.
Castile*† ..... Wyoming	E. B. Windsor.
Castleton*† ... Rensselaer	B. W. Stryker.
▲Catskill*† ..... Greene	CLARENCE E. BLOODGOOD.
Cattaraugus*† Catta'agus	D. E. Powell.
Cazenovia*† ..... Madison	M. H. Kiley.
Champlain*† ..... Clinton	W. H. Dunn.
Chateaugay*† .. Franklin	A. B. Cooney.
Chatham*† ..... Columbia	McCLELLAN & DARDESS.
Cherry cr'k*† . Chaut'qua	E. M. Curtis.
Cherry Valley*† . Otsego	S. W. Barnum.
Chester*† ..... Orange	J. E. Mellick.
Chittenango*† ... Madison	Charles Kellogg.
Churchville*† ..... Monroe	See Brockport.
Cincinnatus*† ... Cortland	John H. Murray.
Clayton*† ..... Jefferson	W. H. REES.
Cleveland*† ..... Oswego	James Gallagher.
Clifton Springs*† Ontario	E. A. Griffith.
Clinton*† ..... Oneida	Martin & Ives.
Clyde*† ..... Wayne	George W. Cowles.
Cobleskill*† ... Schoharie	C. H. Holmes.
Cohocton*† ..... Steuben	A. J. Depew.
Cohoes*† ..... Albany	HENRY A. STRONG.
Cold Spring*† ... Putnam	W. H. Haldane.
Collegepoint*† ... Queens	Wm. Sutter.
▲Cooperstown*† ... Otsego	Charles T. Brewer.
Corning*† ..... Steuben	PAGE, TULLY & FERRIS.
Cornwall on H.*† . Orange	Daniel E. Pope.
▲Cortland*† ..... Cortland	DOUGHERTY & MILLER.
Coxsackie*† ..... Greene	See Catskill.
Crown Point*† ..... Essex	See Port Henry.
Cuba*† ..... Allegany	J. C. Leggett.
Dansville*† .. Livingston	B. G. FOSS.
Dayton*† ... Cattaraugus	N. M. Allen.
▲Delhi*† ..... Delaware	Wagner & Fisher.
Depew*† ..... Erie	See Lancaster.
Deposit*† ..... Broome	C. E. Scott.
Deruyter*† ..... Madison	W. E. Burdick.
Dobb's Ferry*● Westch'r	Townsend & McClelland.
Dolgeville*† .. Herkimer	Geo. P. Ward.

Town and County.	Name.
Dover Plains*† . Dutchess	See Poughkeepsie.
Dundee*† ..... Yates	L. J. WILKIN.
Dunkirk*† .. Chautauqua	THOMAS J. CUMMINGS.
Earlville*† .... Chenango	S. B. Cloyes.
East Aurora*† ..... Erie	FRANK R. WHALEY.
E. Bloomfield*† .. Ontario	See Canandaigua.
East Hampton*† . Suffolk	See Sag Harbor.
E. Randolph* Cattaraugus	Goodwill & Benson.
Edmeston*† ..... Otsego	U. G. Welch.
▲Elizabethtown*† ... Essex	A. K. Dudley.
Ellenville*† ..... Ulster	G. G. & J. B. Keeler.
Ellicottville*† Cattar'gus	J. O. CLARK.
Ellington*... Chautauqua	See Jamestown.
▲Elmira*† ..... Chemung	HERENDEEN & MANDEVILLE. Attorneys for Merchants National Bank.
Erieville*† ..... Madison	See Morrisville.
Fairport*† ..... Monroe	See Rochester.
Farmer*† ..... Seneca	See Ovid.
Far Rockaway*† . Queens	See Jamaica.
Fayetteville*† Onondaga	Clarence Austin.
Fillmore*† ..... Allegany	R. L. Richardson.
Fishkill*† ..... Dutchess	See Poughkeepsie.
Fishkill on Hds'n*† Dut'ch	J. F. Schlosser.
Flushing*† ..... Queens	M. D. GOULD.
▲Fonda*† .... Montgomery	J. S. Sitterley.
Forestville*† Chautauq'a	A. W. Hull.
Fort Ann*† . Washington	See Sandyhill.
Fort Edward*† Wash'ton	A. D. Wait.
Fort Plain*† Montgom'ry	D. C. Shults.
Frankfort*† ... Herkimer	H. H. INGHAM.
Franklin*† ..... Delaware	L. F. Raymond.
Franklinville*† Cattar'us	George E. Spring.
Fredonia*† . Chautauqua	B. F. SKINNER.
Freeport*† ..... Nassau	George Wallace.
Friendship*† ... Allegany	A. L. Elliott.
Fulton*† ..... Oswego	MEAD & STRANAHAN.
Fultonville*† Montgom'y	R. B. Fish.
Gainesville*† .. Wyoming	See Warsaw.
▲Geneseo*† ..... Livingston	JOHN E. STRANG.
Geneva*† ..... Ontario	HAWLEY, NICHOLAS & HOSKINS.
Gilbertsville*† ..... Otsego	See Cooperstown.
Glencove*† ..... Nassau	E. T. Payne.
Glens Falls*† ..... Warren	A. J. CHERITREE.
Gloversville*† ..... Fulton	JAMES EGELSTON.
▲Goshen*† ..... Orange	J. W. GOTT.
Gouverneur*† . St. Law'ce	Conger & Orvis.
Gowanda*† . Cattaraugus	F. J. Blackman.
Granville*† . Washington	S. E. Everets.
Greene*† ..... Chenango	M. F. Porter.
Greenport*† ..... Suffolk	LE ROY E. RAYNOR.
Greenwich*† Washingt'n	C. C. Vankirk.
Groton*† ..... Tompkins	H. S. Hopkins.
Hamburg*† ..... Erie	Fayette Kelly.
Hamilton*† ..... Madison	Joseph Mason.
Hammondsport*† . Steu'n	W. S. Drew.
Hancock*† ..... Delaware	Frank Taylor.
Hannibal*† ..... Oswego	D. D. Metcalf.
Havana ..... Schuyler	See Watkins.
Haverstraw*● . Rockland	THOMAS H. LEE.
Hempstead*● ..... Nassau	A. R. Griffin.
▲Herkimer*† ... Herkimer	GEORGE H. BUNCE.
Hermitage* ..... Wyoming	See Warsaw.
Hobart*† ..... Delaware	Edward O'Connor.
Holland*† ..... Erie	See East Aurora.
Holland Patent*† Oneida	W. J. Williams.
Holley*† ..... Orleans	H. O. Jones.
Homer*† ..... Cortland	E. L. Stone.
Honeoye Falls*† . Monroe	C. A. Stuart.
Hoosick Falls*† Rensse'r	GEO. E. GREENE.
Hornellsville*† . Steuben	BEARD & ALLEN.
Horseheads*† .. Chemung	D. C. Curtis.
▲Hudson*† ..... Columbia	COLLIER & BROWNING.
Hume* ..... Allegany	E. E. & G. W. Harding.
Huntington*† ..... Suffolk	THOMAS YOUNG.
Ilion*† ..... Herkimer	JAMES CONKLING.
▲Ithaca*† ..... Tompkins	G. B. DAVIS.
▲Jamaica*† ..... Queens	WILLIAM W. GILLEN.
Jamestown*† . Chautau'a	FOWLER & WEEKS.
▲Johnstown*† ... Fulton	FRED LINUS CARROLL.
Jordan*† ..... Onondaga	John McLaughlin.
Keeseville*† ..... Essex	Hewitt & Wolcott.
Kinderhook*● . Columbia	Gerrit S. Collier.
▲Kingston*† ..... Ulster	EVERETT FOWLER.
LakeGeo Ass'bly* Warren	See Glens Falls.
▲Lake Pleasant*† Hamilton	See Northville.
Lancaster*† ..... Erie	H. B. Van Peyma.
Lansingburg*† . Rensse'l'r	H. N. GREENE.
Leroy*† ..... Genesee	W. H. Smith.
Liberty*† ..... Sullivan	D. S. Hill.
Lima*† ..... Livingston	H. H. Thompson.
Littlefalls*† .. Herkimer	THOMAS F. WARD.
▲Little Valley*† Cattar'us	Ernest H. Woodruff.
Livonia*† ..... Livingston	Charles Ward.
Locke*† ..... Cayuga	See Moravia.
▲Lockport*† ..... Niagara	W. H. & F. A. RANSOM.
Long Island City*† Qu'ns	MANLEY & WADLEY.
▲Lowville*† ..... Lewis	Fred. C. Schraub.
▲Lyons*† ..... Wayne	HAMN & KNAPP.
Madrid*● ..... St. Lawrence	F. J. Merriman.
▲Malone*† ..... Franklin	JOHN I. GILBERT.

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Town and County.	Name.
Mamaroneck*†Westc'ter	See New Rochelle.
Marathon*†.....Cortland	John H. Miller.
Margaretville*†.Delaware	A. P. Carpenter.
Massena*†...St. Lawrence	H. B. Chase.
Mattea wan*†... Dutchess	S. K. Phillips.
▲Mayville*†... Chautauqua	VAN DUSEN & MARTIN.
Mechanicsville*†. Sarat'a	J. F. Terry.
Medina*•.....Orleans	Filkins & Coe.
Mexico*†.....Oswego	C. I. Miller.
Middleburg*†. Schoharie	Dow Beekman.
Middleport*†.....Niagara	G. F. Thompson.
Middletown*†.....Orange	DILL & COX.
Milford*•.....Otsego	J. V. Guernsey.
Millbrook*†† ... Dutchess	See Poughkeepsie.
Millerton*†.... Dutchess	Collins Sheldon.
Mineola*•† .....Nassau	See Jamaica.
Mohawk*•†.... Herkimer	James B. Rafter.
▲Monticello*•†.... Sullivan	Timothy F. Bush.
Montour Falls*•†Schuyler	Frank Johnson.
Moravia*•†.....Cayuga	S. E. Day.
Morris*†.....Otsego	M. L. Bridges.
Morrisania*†.. New York	See New York City.
▲Morrisville*•†... Madison	H. B. Coman.
Mt. Kisco*•†. Westchester	See New Rochelle.
Mt. Morris*•†. Livingston	John M. Hastings.
Mt. Vernon*•†..Westc'ter	FRANK A. BENNETT.
Naples*•†.....Ontario	Lincoln & Lincoln.
Newark*•†.....Wayne	JOSEPH GILBERT.
New Berlin*•†. Chenango	O. F. Matterson.
New Brighton*†. Richm'd	DE GROOT, RAWSON & STAFFORD
Newburg*•†.....Orange	A. H. F. SEEGER.
▲New City*•..... Rockland	See Spring Valley.
New Paltz*•†.....Ulster	J. N. Vanderlyn.
Newport*•†.....Herkimer	C. L. Fellows.
New Rochelle*•†Westch'r	LINCOLN G. BACKUS.
▲New York City*•† N. Y'k	JOHN A. AMUNDSON, 146 Broadway. Corporation, surrogate, and general practice. Refers to National Park Bank.
" ..... "	BAGGOTT & RYALL, 309 Broadway. Counsel in bank and corporation matters. Refer to Importers & Traders Nat'l Bank
" ..... "	BRIESEN & KNAUTH, 49 Wall. Attorneys for Knauth, Nachod & Kuhne, bankers.
" ..... "	ELISHA K. CAMP, 135 Broadway General practice. Counsel for American Graphophone Co. and Columbia Phonograph Co. Reference: Nat. Bk. of the Republic
" ..... "	CARTER, HUGHES & DWIGHT Attorneys and counselors at law, 96 Broadway and 6 Wall St. (Numbers 150-160). Walter S. Carter, Charles E. Hughes, Edward F. Dwight, Arthur C. Rounds, Marshall B. Clarke, Geo. W. Schurman, Carl A. Hansmann, Thomas H. Rothwell. Cable address, "Carswal."
" ..... "	LOUIS F. DOYLE, 41 Park Row, Times Building. Attorney for National Park Bank of New York.
" ..... "	HASTINGS & GLEASON, 255 Broadway. General practice; commercial, insurance, corporation and banking. Counsel for the National Bank of the Republic
" ..... "	M. S. & I. S. ISAACS, 27 Pine St. General practice. Attorneys for Columbia Bank.
" ..... "	JAY & CANDLER, 43 Wall St. William Jay, counsel for Continental Trust Co. of N. Y. Flamen B. Candler, N. Y., counsel for Second National Bank of Norwich, Conn.
" ..... "	GEORGE C. LAY, 100 Broadway. Refers to National Shoe & Leather Bank.
" ..... "	CHARLES EDGAR MILLS, 115 Broadway. Commissioner for all States and Territories. Taking depositions for State courts a specialty. Acknowledgments, affidavits, etc.
" ..... "	MIRON W. NEAL, 115 Broadway. General practice. Reference: W. N. Coler & Co., 32 Nassau St.
" ..... "	PECKHAM, WARNER & STRONG, 111 Broadway. Refer to First National Bank, Chicago, Ill.

Town and County.	Name.
▲New York City*•† N. Y'k (*Continued.*)	REED, SIMPSON, THACHER & BARNUM, 10 Wall St. Attorneys for the Chase National Bank.
" ..... "	SETH B. ROBINSON, 203 Broadway. Refers to Chase National Bank. Attorney for Merchants Exchange National Bank.
Niagara Falls*•†. Niagara	CHARLES R. DELMAGE.
Nineveh*•† ..... Broome	See Deposit.
North Collins*•†.....Erie	E. R. Sherman.
North Granville* Wash'n	Samuel Thomas.
Northport*•†..... Suffolk	C. B. Partridge.
N. Tonawanda*†. Niagara	WARNER & LINDSAY.
Northville*•†.....Fulton	Lee S. Anibal.
▲Norwich*•† .... Chenango	GEO. W. RAY.
Norwood*•†. St. Lawrence	Willis J. Fletcher.
Nunda*•†.....Livingston	E. C. Olney.
Nyack*•†.....Rockland	See Haverstraw.
Oakfield*•†.....Genesee	B. F. Hawes.
Ogdensburg*•†St. L'w'nce	MALBY & LUCEY.
Olean*•† .....Cattaraugus	FRED L. EATON.
Oneida*•† .....Madison	JOSEPH BEAL.
Oneonta*•† ..... Otsego	George M. Bristol.
▲Oswego*•†.....Oswego	COON & BENTLEY.
▲Ovid*•† ..... Seneca	Benjamin Franklin.
▲Owego*•† ..... Tioga	CLARK & TRUMAN.
Oxford*•† ..... Chenango	W. H. Hyde.
Oyster Bay*•†.....Nassau	Herbert L. Fordham.
Painted Post*•†..Steuben	See Corning.
Palmyra*•† ..... Wayne	H. R. DURFEE.
Parish*•† ..... Oswego	H. D. Nutting.
Patchogue*•† ..... Suffolk	Walter H. Jaycox.
Pawling*•†..... Dutchess	W. Downing.
Peekskill*•† Westchester	CLIFFORD COUCH.
▲Penn Yan*•†..... Yates	JOHN T. KNOX.
Perry*•†.....Wyoming	Morris A. Lovejoy.
Phelps*•†..... Ontario	Samuel S. Partridge.
Philadelphia*•†. Jefferson	J. F. Larue.
Phoenix*•†..... Oswego	A. J. BROWN.
Pike*•† ..... Wyoming	G. S. Van Gorder.
Pine Plains*•† ..Dutchess	Frank Eno
▲Plattsburg*•† ..... Clinton	JOHN B. RILEY.
Poland*•† ..... Herkimer	Milton Howe.
Port Chester*•†W'stch't'r	JEROME A. PECK.
Port Henry*•†..... Essex	Rowe & Pyrke.
Port Jefferson*•†. Suffolk	Thomas J. Ritch, Jr.
Port Jervis*•† ..... Orange	C. E. CUDDEBACK.
Potsdam*•†. St. Lawrence	A. X. PARKE†.
▲Poughkeepsie*•†Dutchess	BENJ. M. FOWLER.
Pratisburg*•..... Steuben	James Flaherty.
Pulaski*•†..... Oswego	S. C. HUNTINGTON.
Randolph*•†. Cattaraugus	Crowley & Terry.
Redcreek*•†..... Wayne	C. O. Peterson.
Red Hook*•†..... Dutchess	J. W. Eisseffer.
Rensselaer*•... Rensselaer	See Troy.
Rhinebeck*•† .... Dutchess	A. Lee Wager.
Richfield Springs*•†O'ego	J. D. Reed.
▲Richmond*•†... Richmond	See New York City.
Richmondville*•†. S'h'rie	E. A. Dox.
Ripley*•† .... Chautauqua	See Jamestown.
▲Riverhead*•† ..... Suffolk	ERNEST W. TOOKER.
▲Rochester*•† ..... Monroe	ELBRIDGE L. ADAMS. Refers to Bank of Monroe; Trust and Safe Deposit Co.; Central Bank, and Monroe Co. Sav. Bank.
" ..... "	HENRY G. DANFORTH. Refers to The Mutual Life Ins. of N.Y.; Powers Bank and Union Bank, Rochester.
Rockville Center*•† Nas'u	John Lyon.
Rome*•†.....Oneida	McMAHON, MASON & LARKIN
Rondout*•† ..... Ulster	JOHN G. VAN ETTEN.
Roslyn*•† ..... Nassau	Eastman & Eastman.
Rushford*•†..... Allegany	R. B. Lanning.
Sag Harbor*•† .... Suffolk	George C. Raynor.
Salamanca*•† Catt'raugus	ANSLEY & SPENCER.
Salem*•† ..... Washington	Fred Fraser.
Sandycreek*•• .... Oswego	U. Bartlett.
Sandyhill*•†..... Wash'ton	D. J. Sullivan.
Saranac Lake*•† Franklin	A. K. BOTSFORD.
Saratoga Spr'gs*•Sarat'ga	C. S. & C. C. LESTER.
Saugerties*•† ..... Ulster	EGBERT WHITAKER.
Sayville*•†..... Suffolk	See Patchogue.
▲Schenectady*•† .Sc'n't'dy	EVERETT SMITH.
Schenevus*•†..... Otsego	Graham & Baldwin.
▲Schoharie*•†... Schoharie	C. W. Hinman.
Schuylerville*•†. Saratoga	W. E. Bennett.
Scio*•†..... Allegany	See Wellsville.
Seneca Falls*•†..... Seneca	HAMMOND & HAMMOND.
Sherburne*•†... Chenango	Charles A. Fuller.
Sherman*•† .. Chautauqua	See Jamestown.
Shortsville*•† .... Ontario	W. C. Ellis.
Sidney*•† ..... Delaware	WILLIAM THORP.
Silver Creek*•†. Ch'ta'qua	C. G. Babcock.
Sinclairville*•†. Ch'ta'qua	O. Edson.
Sing Sing*•†. Westchester	SAMUEL WATSON.
Skaneateles*•†. Onondaga	C. R. Milford.

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Town and County.	Name.
Sodus*•† ..... Wayne	B. C. Reede.
Southampton*•†..Suffolk	Henry H. Chatfield.
Southold*•† .....Suffolk	Albert C. Case.
Spencer*•† ..... Tioga	C. O. Seaburg.
Springville*•† ..... Erie	E. A. Scott.
Stamford*•† .... Delaware	C. L. Andrus.
Stapleton*† .... Richmond	JOHN WIDDECOMBE.
St. Johnsville*•†Mig'm'ry	Charles A. Stone.
Stockton* .... Chautauqua	See Dunkirk.
Suspension Br'ge*•† N'g'a	See Niagara Falls.
▲Syracuse*•† .... Onondaga	WILSON, COBB & RYAN. Attorneys for Third National Bk.
Tarrytown*•†Westchest'r	H. C. GRIFFIN.
Theresa*•† .....Jefferson	C. A. Van Allen.
Ticonderoga*•† .....Essex	See Port Henry
Tonawanda*•† ..... Erie	Harrington & Premus.
▲Troy*•† ..... Rensselaer	WILLIAM H. HOLLISTER, JR., Attorney for Mutual National Bank.
" ..... "	CHARLES I. WEBSTER. Commercial litigation and collections a specialty.
Trumansburg*•† .Tom'k's	J. A. Milne.
Truxton*† .....Cortland	A. L. Kenney.
Unadilla*•† ..... Otsego	See Oneonta.
Union Springs*•†.Cayuga	Arthur M. Seekel.
▲Utica*•† ..... Oneida	CHARLES G. IRISH. Attorney for First National Bank.
" ..... "	MILLER, FINCKE & BRANDEGEE. Attorneys for the Oneida National, Second National, and the Savings Bank of Utica.
" ..... "	LEWIS WATKINS & TITUS, Attorneys for New York Central R. R. Co.
Vernon*•† ..... Oneida	S. S. Judson.
Victor*•† ..... Ontario	Ellis A. Griffith.
Walden*•† ..... Orange	A. S. Embler.
Walton*•† .....Delaware	Fancher & White.
Wappinger's F'lls*•†Duc's	George Wood.
Warrensburg*•† .. Warren	L. E. REOUX.
▲Warsaw*•† ..... Wyoming	BOTSFORD & BOTSFORD.
Warwick*•† ..... Orange	F. V. Sanford.
Waterford*•†..... Saratoga	F. A. Martin.
▲Waterloo*•† ..... Seneca	FREDERICK L. MANNING.
▲Watertown*•† ..Jefferson	HARVEY W. STEELE.
Waterville*•† ..... Oneida	L. F. Fuess.
Watervliet ..... Albany	See Troy.
▲Watkins*•† ..... Schuyler	CHARLES M. WOODWARD.
Waverly*•† ..... Tioga	F. E. HAWKES.
Wayland*•† .....Steuben	Clark & Pratt.
Weedsport*•† ..... Cayuga	O. H. Shurtleff.
Wellsville*•† .... Allegany	CHURCH & CHURCH.
Westchester*•† W'chester	See New Rochelle.
Westfield*•† . Chautauqua	H. C. Kingsbury.
W. New Brighton*•†. R'c'd	DE GROOT, RAWSON & STAFFORD.
West Troy*† .....Albany	See Troy.
West Winfield*•† H'kimer	M. M. Crandall.
Whitehall*•†. Washington	A. D. BARTHOLOMEW.
▲White Plains*•† W'chester	ROBERT E. FARLEY.
Williamson*•†..... Wayne	Jacob Brower.
Wolcott*•† ..... Wayne	E. H. Kellogg.
Woodhaven*•† .... Queens	Wm. F. Wykoff.
Worcester*•† ..... Otsego	Holmes & Waterman
Yonkers*•† .. Westchester	ARCHIBALD & RIGBY.

NORTH CAROLINA.

Town and County.	Name.
▲Albemarle*•†..... Stanly	J. M. Brown.
Ansonville ..... Anson	See Wadesboro.
▲Ashboro*•† ..... Randolph	WILLIAM C. HAMMER.
▲Asheville*•† ... Buncombe	CHARLES A. MOORE.
Aurora* ..... Beaufort	See Washington.
▲Bakersville*•† ..... Mitchell	J. H. Greene.
▲Bayboro*..... Pamlico	See Newbern.
▲Beaufort*† ..... Carteret	C. R. THOMAS.
▲Boone* ..... Watauga	E. S. Caffey.
▲Brevard*.... Transylvania	W. B. Duckworth.
▲Bryson City*•† ..... Swain	Bryson & Black.
▲Burgaw*•† ..... Pender	R. G. Grady.
Burlington*•† .. Alamance	Charles E. McClean.
▲Burnsville* ..... Yancey	McElroy & Moore.
▲Camden• ..... Camden	C. M. Ferebee.
▲Carthage*•† ..... Moore	F. W. J. ADAMS.
Chapel Hill*•† .... Orange	T. H. Long.
▲Charlotte*•† Mecklenberg	CLARKSON & DULS. Refer to First National Bank.
Clayton*•† ..... Johnston	See Raleigh.
▲Clinton*•† ..... Sampson	Lee & Butler.
▲Columbia* ..... Tyrrell	T. H. Woodley.
▲Columbus*..... Polk	See Hendersonville.
▲Concord*•† ..... Cabarrus	MONTGOMERY & CROWELL.
▲Currituck† .... Currituck	W. R. Gordon.
▲Dallas*•† ..... Gaston	O. F. Mason.
▲Danbury* ..... Stokes	A. H. Joyce.
▲Dobson* ..... Surry	T. W. Folger.
Dunn*•† ..... Harnett	J. C. Clifford.
▲Durham*•† ..... Durham	BOONE & BRYANT.
▲Edenton*•† ..... Chowan	Pruden & Pruden.
▲Elizabeth City*•†. Pasqu'k	E. F. LAMB.
▲Elizabethtown*†.. Bladen	R. S. White.
Elm City*•† ..... Wilson	See Wilson.
Enfield*•† ..... Halifax	David Bell.
▲Fayetteville*•† .. Cumb'd	J. C. & S. H. MacRAE.
▲Franklin* ..... Macon	Jones & Johnson.
Gastonia*•† ..... Gaston	GEORGE W. WILSON.
▲Gatesville* ..... Gates	L. L. Smith.
▲Goldsboro*•†. .... Wayne	ALLEN & DORTCH.
▲Graham*•† .... Alamance	E. S. Parker.
▲Greensboro*•†.. Guilford	A. M. SCALES.
▲Greenville*•†..... Pitt	Jarvis & Blow.
▲Halifax*•† ..... Halifax	Thomas H. Hill.
▲Hayesville* ..... Clay	M. R. Kimsey.
▲Henderson*•† ..... Vance	T. T. HICKS.
▲Henders'nville*•† Hend'n	W. A. Smith.
▲Hertford*•†..Perquimans	See Edenton.
Hickory*•†..... Catawba	Thomas M. Hufham.
High Point*•†.... Guilford	E. D. STEELE.
▲Hillsboro*•† ..... Orange	John W. Graham.
▲Jackson*...Northampton	R. B. Peebles.
▲Jacksonville*•†...Onslow	Frank Thompson.
▲Jefferson* ..... Ashe	J. W. Todd.
Jonesboro*•†..... Moore	W. E. Murchison.
▲Kenansville*..... Duplin	H. R. Kornegay.
Kings Mountain*•†Clev'd	See Gastonia.
▲Kinston*•† ..... Lenoir	W. D. POLLOCK.
La Grange*•† ..... Lenoir	H. B. Parker.
Laurinburg*•†. Richmond	Maxcy L. John.
Leaksville*•†Rockingham	See Reidsville.
▲Lenoir*•† ..... Caldwell	Edmund Jones.
▲Lexington*•†... Davidson	F. C. ROBBINS.
▲Lillington..... Harnett	O. J. Spears.
▲Lincointon*•†.... Lincoln	A. L. Quickel.
Littleton*•† ..... Halifax	S. G. Daniel.
▲Louisburg*•†.... Franklin	T. W. Beckett.
▲Lumberton*•†... Robeson	McLean & McLean.
Madison*•†. Rockingham	C. O. McMichael.
▲Manteo* ..... Dare	J. M. Gray.
Marion*•†..... McDowell	E. J. Justin.
▲Marshall*•†..... Madison	J. A. Hendrick.
Milton*•† ..... Caswell	L. M. Warlick.
▲Mocksville*•† ..... Davie	E. L. Gaither.
▲Monroe*•† ..... Union	R. R. Redwine.
▲Morganton*•† ..... Burke	Avery & Ervin.
Mountairy*•† ..... Surry	Carter & Lewellyn.
▲Murphy*•†..... Cherokee	R. L. Cooper.
▲Nashville*•† ..... Nash	R. A. P. Cooley.
▲Newbern*•† ..... Craven	O. H. GUION.
▲Newton*•† ..... Catawba	W. B. Gaither.
No. Wilkesboro*•†. Wilkes	See Wilkesboro.
▲Oxford*•† ..... Granville	HICKS & MINOR.
Pilotmountain*•†... Surry	Holcomb & McGuffin.
▲Pittsboro*•† ..... Chatham	H. A. London.
▲Plymouth*•†. Washington	H. S. Ward.
¶▲Raleigh*•† ..... Wake	A. B. ANDREWS, JR. Local counsel for Southern Railway Co. Refers to Citizens Nat. Bk.
" ..... "	JOHN W. HINSDALE, 31 years at the bar. References: The H. K. Claflin Co., R. G. Dun & Co., New York; any bank, or judge, or State officer in N. C.
Reidsville*•† Rockingham	JOHNSTON & JOHNSTON
▲Robbinsville*.... Graham	T. A. Morphew.
▲Rockingham*•†Richmond	A. S. DOCKLY.
Rocky Mount*•† Edg'mbe	WOODARD & THORP.
▲Roxboro*•† ..... Person	J. S. MERRITT.
▲Rutherfordton*•†Ruth'fd	S. Gallert.
Salem*•† ..... Forsyth	See Winston-Salem
▲Salisbury*•† ..... Rowan	L. H. CLEMENT.
Sanford*•† ..... Moore	A. L. McNeill.
Scotland Neck*•†. Halifax	Claud Kitchen.
▲Shelby*•† ..... Cleveland	Webb & Webb.
▲Smithfield*•†... Johnston	E. W. Pon.
▲Snowhill*..... Greene	D. V. Morrill.
Southern Pines*•†. Moore	J. McN. Johnson.
▲Southport*•†...Brunswick	See Wilmington.
▲Sparta* ..... Alleghany	R. A. Doughton.
Spring Hope*•† ..... Nash	See Nashville.
▲Statesville*•† ..... Iredell	ARMFIELD & TURNER.
▲Swanquarter ..... Hyde	S. S. Mann.
▲Tarboro*•†...Edgecombe	G. M. T. Fountain.
▲Taylorsville*•† Alexander	A. C. McIntosh.
Thomasville*•†. Davidson	See Lexington.
▲Trenton* ..... Jones	See Jacksonville.
▲Troy*•† ..... Montgomery	See Ashboro.
▲Wadesboro*•† ..... Anson	Bennett & Bennett.
▲Warrenton*† ..... Warren	H. A. Bond.
▲Washington*•†.. Beaufort	JOHN H. SMALL.
Waxhaw*•† ..... Union	R. L. Stevens.
▲Waynesville*•† Haywood	Ferguson & Ferguson.
▲Webster* ..... Jackson	Walter E. Moore.
Weldon*•† ..... Halifax	Mullen & Daniel.
▲Wentworth* Rockingham	See Reidsville.
▲Whiteville*•†.. Columbus	Wishart & Frazier.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
▲Wilkesboro*•† .... Wilkes	T. B. FINLEY.
▲Williamston*•† ... Martin	Wheeler Martin.
▲Wilmington*•† No.Han'er	BELLAMY & PESCHAU, Attorneys for Atlantic Nat. Bank.
▲Wilson*•† ..... Wilson	S. G. NEWBORN.
▲Windsor* ..... Bertie	F. D. Winston
Winston-Salem*•† Forsyth	SWINK & SWINK.
▲Winton*† ..... Hertford	George Cowper.
▲Yadkinville ..... Yadkin	Holton & Reece.
▲Yanceyville* .... Caswell	Johnson & Johnson.
Youngsville*•† . Franklin	See Raleigh.

NORTH DAKOTA.

Abercrombie*•† Richland	E. A. Munger.
Anamoose ..... McHenry	See Towner.
Anets*•† ..... Nelson	See Lakota.
Ardoch*•† ..... Walsh	See Minto.
▲Ashley* ..... McIntosh	A. W. Clyde.
Bathgate*•† ..... Pembina	W. J. Burke.
Bisbee ..... Towner	See Cando.
¶▲Bismarck*•† ... Burleigh	ALLEN & COCHRANE.
▲Bottineau*•† ... Bottineau	A. G. BURK.
Bowbells*† ..... Ward	See Towner.
Bowdon ..... Wells	See Harvey.
Braddocke ..... Emmons	See Williamsport.
Buffalo*•† ..... Cass	See Fargo.
Buxton*•† ..... Traill	See Hillsboro.
Caledonia* ..... Traill	See Hillsboro.
▲Cando*•† ..... Towner	FRANK D. DAVIS.
▲Carrington*•† ..... Foster	R. A. BILL.
Casselton*•† ..... Cass	See Fargo.
Cavalier*•† ..... Pembina	See St. Thomas.
Christine*•† .... Richland	See Wahpeton.
Church's Ferry*•† Ramsey	See Devil's Lake.
Clifford*•† ..... Traill	See Mayville.
Conway*•† ..... Walsh	See Grafton.
▲Cooperstown*•† . Griggs	DAVID BARTLETT.
Courtenay*•† ... Stutsman	J. C. Parks.
Crary*•† ..... Ramsey	Edgar Anderson.
Crystal*•† ..... Pembina	See St. Thomas.
Cumings*•† ..... Traill	See Hillsboro.
Davenport*•† ..... Cass	See Fargo.
Dazey*•† ..... Barnes	See Valley City.
Delaunere ..... Sargent	See Milnor.
▲Devil's Lake*•† ... Ramsey	MAGLONE & MIDDAUGH.
▲Dickinson*•† ..... Stark	CAMPBELL & FIELD.
Drayton*•† ..... Pembina	Robert Ferguson.
Dresden ..... Cavalier	See Langdon.
Edgeley*•† ..... La Moure	C. W. Fellows.
Edinburg*•† ..... Walsh	See Park River.
▲Ellendale*•† ..... Dickey	JAMES M. AUSTIN.
Emerado*•† . Grand Forks	See Grand Forks.
Enderlin*•† ..... Ransom	Fred Underwood.
Fairmount*•† ... Richland	Charles A. Tuttle.
▲Fargo*•† ..... Cass	NEWMAN, SPALDING & STAMBAUGH. Attorneys for First Nat. Bk. & Merchants State Bk.
▲Fessenden*•† ..... Wells	M. E. Wilson.
Fingal*•† ..... Barnes	Thomas Casey.
Finley*•† ..... Steele	F. W. Ames.
Forest River*•† .... Walsh	See Grafton.
▲Forman*•† ..... Sargent	BISHOP, GRONER & McKENZIE.
Gilby*•† ..... Grand Forks	See Grand Forks.
Glenullin* ..... Morton	See Dickinson.
▲Grafton*•† ..... Walsh	PHELPS & PHELPS.
▲Grand Forks*•† Gr'd F'ks	GEORGE A. BANGS. Attorney for the city of Grand Forks. Refers to any bank in Grand Forks
" ..... "	COCHRANE & CORLISS. Refer to the Union Nat. Bank.
Grandin*•† ..... Cass	See Fargo.
Hamilton*•† .... Pembina	See St. Thomas.
Hankinson*•† ... Richland	R. B. Taylor.
Hannah*•† ..... Cavalier	C. B. McMillan.
Harvey*•† ..... Wells	OTTO GRETHEN.
Hatton*•† ..... Traill	See Hillsboro.
Hebron*•† ..... Morton	See Mandan.
▲Hillsboro*•† ..... Traill	CARMODY & LESLIE.
Hope*•† ..... Steele	C. S. SHIPPY.
Hunter*•† ..... Cass	See Fargo.
Inkster*•† . Grand Forks	See Grand Forks.
▲Jamestown*•† . Stutsman	S. E. ELLSWORTH.
Kenmare*•† ..... Ward	See Minot.
Kindred*•† ..... Cass	See Fargo.
Kulm*•† ..... Lamoure	J. B. Sharpe.
▲Lakota*•† ..... Nelson	F. A. KELLEY.
▲Lamoure*•† ..... Lamoure	R. W. S. Blackwell.
▲Langdon*•† ..... Cavalier	GEORGE M. PRICE.
Larimore*•† . Grand Forks	J. D. Campbell.
Leeds*•† ..... Benson	E. Berglund.
Lidgerwood*•† .. Richland	A. L. Parsons.
Linton* ..... Emmons	See Williamsport.
▲Lisbon*•† ..... Ransom	H. DOHERTY.
▲Mandan*•† ..... Morton	E. C. Rice.
Mayville*•† ..... Traill	F. W. Ames.
▲Medora*•† ..... Billings	See Dickinson.

Town and County.	Name.
Michigan* ..... Nelson	W. H. Smith.
Minor*•† ..... Sargent	O. S. Senn.
Milton*•† ..... Cavalier	Thompson & Gibson.
▲Minnewaukon*•† . Benson	O. D. Comstock.
Minot*•† ..... Ward	James Johnson.
Minto*•† ..... Walsh	H. C. DePUY.
Monango*•† ..... Dickey	See Ellendale.
▲Napoleons ..... Logan	See Kulm.
Neche*•† ..... Pembina	See Bathgate.
▲New Rockford*•† ... Eddy	C. J. MADDUX.
New Salem* ..... Morton	See Mandan.
Northwood*•† Grand F'ks	M. G. MEYER.
Oakes*•† ..... Dickey	George H. Fay.
Omemee* ..... Bottineau	See Towner.
Oanabrock*•† ... Cavalier	See Milton.
Page*•† ..... Cass	See Fargo.
Park River*•† ..... Walsh	G. W. Young.
▲Pembina*•† ..... Pembina	W. J. Kneeshaw.
Portland*•† ..... Traill	G. A. White.
Reynolds*•† . Grand Forks	See Grand Forks.
▲Rolla*•† ..... Rolette	John Burke.
▲Rugby*•† ..... Pierce	B. L. SHUMAN.
▲Sanger ..... Oliver	See Bismarck.
Sheldon*•† ..... Ransom	C. A. Gram.
▲Sherbrooke* ..... Steele	George Murray.
Sheyenne*† ..... Eddy	See Rockford.
▲Stanton ..... Mercer	See Mandan.
▲Steele*•† ..... Kidder	See Bismarck.
St. Thomas*•† ... Pembina	G. S. Hager.
Thompson*•† Grand F'rks	See Grand Forks.
Tower City*•† ..... Cass	See Fargo.
▲Towner*•† ..... McHenry	GEORGE W. POAGUE.
▲Valley City*•† ..... Barnes	LOCKERBY & WHITE
▲Wahpeton*•† .... Richland	G. T PROPPER.
Walhalla* ..... Pembina	T. D. Stack.
▲Washburn* ..... McLean	E. A. Lamb.
Wheatland*•† ..... Cass	See Fargo.
▲Williamsport* .. Emmons	H. A. Armstrong.
▲Williston*•† ..... Williams	R. H. Copeland.
Willow City*•† . Bottineau	See Towner
Wimbledon*•† .... Barnes	See Valley City.
Wishek* ..... McIntosh	Wishek & Guy.
Wyndmere*•† .... Richland	See Milnor.

OHIO.

Ada*•† ..... Hardin	Clark, Axline & Fess.
▲Akron*•† ..... Summit	OTIS & OTIS. Refer to any bank in Akron.
Alliance*•† ..... Stark	J. W. CRANE.
Andover*•† .... Ashtabula	F. J. Bishop.
Ansonia*•† ..... Darke	See Greenville.
Antioch* ..... Monroe	See Woodsfield.
Antwerp*•† ..... Paulding	M. A. WERT.
▲Arcanum*•† ..... Darke	J. B. Mundhuck.
Archbold*•† ..... Fulton	August Ruhley.
Arlington*•† .... Hancock	See Dunkirk.
▲Ashland*•† ..... Ashland	CAMPBELL & SEMPLE.
Ashley*•† ..... Delaware	See Delaware.
Ashtabula*•† .. Ashtabula	HOYT & MUNSELL.
Ashtabula Har.†. Ash'bula	See Ashtabula.
Ashville*•† ..... Pickaway	G. W. Morrison.
▲Athens*•† ..... Athens	GROSVENOR, JONES & WORSTELL.
Attica*•† ..... Seneca	Lester Sutton.
Bainbridge*•† ..... Ross	J. G. Whitaker.
Barberton*•† ..... Summit	CHARLES AMMERMAN.
Barnesville*•† ... Belmont	C. J. Howard.
Basil*•† ..... Fairfield	E. F. Holland.
▲Batavia*•† ..... Clermont	Frazier & Hicks.
Beach City*•† ..... Stark	See Alliance.
Bedford*•† ..... Cuyahoga	See Cleveland.
Bellaire*•† ..... Belmont	J. A. GALLAHER.
Belle Centre*•† ..... Logan	See Bellefontaine.
▲Bellefontaine*•† ... Logan	A. JAY MILLER.
Bellevue*•† ..... Sandusky	J. B. Miller.
Bellville*•† ..... Richland	Andrew Stevenson.
Belmont*•† ..... Belmont	See St. Clairsville.
Berea*•† ..... Cuyahoga	G. A. HUBBARD.
Bergholz*•† ..... Jefferson	John J. Watson.
Berlin Heights*•† .... Erie	F. E. Conner, Jr.
Beverly*•† ..... Washington	J. C. Preston.
Blanchester*•† .... Clinton	P. SAVAGE.
Bloomdale*•† ..... Wood	E. D. Bloom.
Bloomingburg*•† Fayette	Humphrey Jones.
Bloomville*•† ..... Seneca	J. R. Wilson.
Bluffton*•† ..... Allen	A. J. Owens.
Botkins*•† ..... Shelby	See Sidney.
Bowersville* ..... Greene	C. S. Perkins.
▲Bowling Green*•† .. Wood	GUY C. NEARING.
Bradford*† ..... Miami	W. Vermillion.
Bradner*•† ..... Wood	See Bowling Green.
Bremen*•† ..... Fairfield	J. F. THOMPSON.
Bridgeport*•† ... Belmont	Driggs & Heinlein.
Brooklyn*•† .... Cuyahoga	See Cleveland.
▲Brookville*•† Montg'mery	See Miamisburg.
▲Bryan*•† ..... Williams	M. M. BOOTHMAN.
▲Bucyrus*•† ..... Crawford	HORACE HOLBROOK.
Burton*† ..... Geauga	George W. Jacques.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
Butler*† ..... Richland	W. W. Scott.
▲Cadiz*† ..... Harrison	D. A. HOLLINGSWORTH.
▲Caldwell*† ..... Noble	W. C. Okey.
Caledonia*† ..... Marion	See Marion.
▲Cambridge*† .. Guernsey	J. H. MACKEY.
Camden*† ..... Preble	F. G. Shuey.
Canal Dover*† Tus'rawas	J. A. HOSTETLER.
Canal Fulton*† ..... Stark	A. J. Kittinger.
Canal Winchester*† Fr'in	W. H. Lane.
Canfield*† ..... Mahoning	See Youngstown.
▲Canton*† ..... Stark	JOHN H. SPONSELLER.
Cardington*† ..... Morrow	W. P. Vaughan.
Carey*† ..... Wyandot	H. G. Chambers.
▲Carrollton*† ..... Carroll	FIMPLE & McDONALD.
Cedarville*† ..... Greene	Robert Hood.
▲Celina*† ..... Mercer	CHARLES S. YOUNGER.
Centerburg*† ..... Knox	W. O. Bowers.
Chagrin Falls*† Cuy'oga	E. P. Wilmot.
▲Chardon*† ..... Geauga	METCALFE & KING.
Chicago* ..... Huron	William G. Burwell.
▲Chillicothe*† ..... Ross	SEYMOUR CUNNINGHAM.
▲Cincinnati*† ... Hamilton	L. C. BLACK, St. Paul Bldg. Refers to National Lafayette Bank, or to any bank in Cincinnati.
" ..... "	WM. E. BROOKS, Carlisle Bldg. References given on application. Long distance telephone.
" ..... "	ERNST, CASSATT & McDOUGALL, 1st National Bank Bldg. Reference: Third National Bk.
" ..... "	ERNST & STEINBERG, Union Trust Building. References: Equitable National Bank, and S. Kuhn & Sons.
" ..... "	FURBER & JACKSON, Carlisle Bldg. Refer to Merchants National Bank.
" ..... "	CHARLES J. HUNT, Allen Bldg. References: Second Nat. Bank
" ..... "	LITTLEFORD, MORRIS & BALLARD, Johnston Bldg. Refer to the Market National and the Third National banks.
" ..... "	C. J. McDIARMID, Blymyer Bldg. Member Beta Theta Pi and Phi Delta Phi. Refers to Fourth National Bank.
" ..... "	WILLIAM C. PEIRCE, Wiggins Block. References: George M. Verity, Vice-President and Manager of the American Steel Roofing Co., and the National Lafayette Bank.
" ..... "	SMITH & KUHN, 519 Main St. References—In New York: A. Donaldson, Treasurer and Third Vice-President of the Erie Railroad. In Cincinnati: Fourth, Second, and Equitable National banks.
" ..... "	SWING, CUSHING & MORSE, Carew Bldg. Refer to Atlas National Bank, and Union Savings Bank & Trust Co.
▲Circleville*† .. Pickaway	JOHN SCHLEYER.
Clarksville*† ..... Clinton	See Wilmington.
" ..... "	BENTLEY & LITZLER, 1426-1429 Williamson Building, Attorneys East Cleveland Savings & Loan Co.
▲Cleveland*† ... Cuyahoga	BREWER, COOK & McGOWAN, Williamson Bldg. Attorneys for State National Bank, Euclid Ave. National Bank and United Banking & Savings Co.
" ..... "	LOUIS J. GROSSMAN, 204-208 Society for Savings Bldg. Refers to Cleveland Nat. Bk., Dime Sav. Bk., and Society for Savings.
" ..... "	M. B. & H. H. JOHNSON, 1009 American Trust Bldg. Attorneys for The American Trust Co.; Cuyahoga Savings and Banking Co.
" ..... "	SQUIRE, SANDERS & DEMPSEY, Perry-Payne Building. Attorneys for Bank of Commerce, National Association, the Savings & Trust Co., and Commercial National Bank.
" ..... "	A. A. STEARNS, Society for Savings Bldg. Refers to State National Bank.
" ..... "	WHITE, JOHNSON, McCASLIN & CANNON, 1416 to 1421 Williamson Bldg. Attorneys for the Citizens Savings and Loan Association and The Hough Ave. Savings and Banking Co.

Town and County.	Name.
Clyde*† ..... Sandusky	FINCH & DEWEY.
College Corner*† . Butler	John R. Mitchell.
Collinwood*† . Cuyahoga	F. B. Garrett.
Columbiana*† . Col'biana	Ezra B. Bye.
¶▲Columbus*† ... Franklin	F. F. D. ALBERY, Hayden Bldg. Attorney for Commercial National Bank.
" ..... "	ALBERY & DILLON, 119½ So. High St. Refer to Ohio Nat. Bk. and Commercial Nat. Bk.
" ..... "	ARNOLD, MORTON & IRVINE, Spohr Bldg. Corporation and Commercial Law. General Practice.
" ..... "	J. F. SATER, 100 N. High St. Attorney for Citizens Sav. Bk.
Columbus Grove*† Put'm	Guy B. Killen.
Conneaut*† ... Ashtabula	M. R. Smith.
Continental*† ... Putnam	J. C. Madden.
Convoy*† ..... Van Wert	See Van Wert.
Corning*† ..... Perry	T. M. Potter.
Cortland*† ..... Trumbull	John J. Sullivan.
▲Coshocton*† .. Coshocton	POMERENE & POMERENE.
Covington*† ..... Miami	W. H. Nill.
Crestline*† .... Crawford	R. W. MILLER.
Creston*† ..... Wayne	Price Russell.
Croton*† ..... Licking	See Centerburg.
Cumberland*† . Guernsey	Joseph Purkey.
Cuyahoga Falls*† Summit	ORLANDO WILCOX.
Cygnet*† ..... Wood	See Bowling Green.
Danville*† ..... Knox	Clinton M. Rice.
▲Dayton*† ... Montgomery	GOTTSCHALL, CRAWFORD & LAMBERT.
▲Defiance*† ..... Defiance	SUTPHEN & SUTPHEN.
De Graff*† ..... Logan	Huston & Curl.
▲Delaware*† .... Delaware	W. A. HALL.
Delphos*† ..... Allen	B. J. BROTHERTON.
Delta*† ..... Fulton	M. B. Cottrell.
Dennison*† .. Tuscarawas	A. W. Elson.
Deshler*† ..... Henry	D. D. Donovan.
Doylestown*† .. Wayne	James B Meech.
Dresden*† .. Muskingum	S. B. Darnen.
Dunkirk*† ..... Hardin	G. B. Dewitt.
Dyson ..... Guernsey	See Pleasant City.
East Liberty* ..... Logan	See De Graff.
East Liverpool*† . Col'bia	WILLIAM H. VODREY.
East Palestine*† . Col'bia	John H. Logan.
▲Eaton*† ..... Preble	J. A. Gilmore.
Eckmansville ..... Adams	See West Union.
Edgerton*† ..... Williams	See Bryan.
Edon*† ..... Williams	See Montpelier.
Eldorado*† ..... Preble	See Waverly.
Elmore*† ..... Ottawa	George W. Keightley.
▲Elyria*† ..... Lorain	E. G. JOHNSON.
Euclid*† ..... Cuyahoga	See Cleveland.
Fayette*† ..... Fulton	See Wauseon.
Felicity* ..... Clermont	J. N. Altman.
▲Findlay*† ..... Hancock	M. C. SHAFER.
Flushing*† ..... Belmont	A. M. Brown.
Forest*† ..... Hardin	Russell Price.
Fort Recovery*† . Mercer	John Hunter.
Fostoria*† ..... Seneca	C. L. GUERNSEY.
Frankfort*† ..... Ross	See Chillicothe.
Franklin*† ..... Warren	P. H. Rue.
Fredericktown*† .. Knox	See Mount Vernon.
Freeport*† ..... Harrison	B. W. Rowland.
▲Fremont*† ..... Sandusky	JAMES H. FOWLER.
Galion*† ..... Crawford	R. W. Johnston.
▲Gallipolis*† ..... Gallia	HOLLIS C. JOHNSTON.
Gambier*† ..... Knox	See Mount Vernon.
Garrettsville*† .. Portage	R. S. Webb.
Geneva*† ..... Ashtabula	R. C. Ewing.
▲Georgetown*† ... Brown	JOHN P. BIEHN.
Germantown*† . M'tg'ery	L. S. Culkmore.
Gibsonburg*† . Sandusky	J. L. Hart.
Girard*† ..... Trumbull	R. W. Deemer.
Glenville*† ..... Cuyahoga	See Cleveland.
Gloucster*† ..... Athens	A. A. Amos & Bro.
Grafton*† ..... Lorain	See Elyria.
Granville*† ..... Licking	E. J. Dorsey.
Greenfield*† .... Highland	DICKEY & HEISKELL.
Greenspring*† .... Seneca	C. S. Burton.
▲Greenville*† ..... Darke	ANDERSON & BOWMAN.
Greenwich*† ..... Huron	T. K. Stimple.
Groverhill*† ... Paulding	R. W. Pickering.
▲Hamilton*† ..... Butler	MOREY, ANDREWS & MOREY. Refer to First National Bank.
Harpster*† ..... Wyandot	See Upper Sandusky.
Harrison*† .... Hamilton	JAMES A. GRAFT.
Harveysburg*† ... Warren	See Lebanon.
Hicksville*† .... Defiance	L. E. Griffin.
Highland*† ..... Highland	See Leesburg.
▲Hillsboro*† .... Highland	GRANVILLE BARRERE.
Holgate*† ..... Henry	E. F. Thompson.
Hubbard*† ..... Trumbull	Milton B. Leslie.
Hudson*† ..... Summit	H. B. Foster.
Huron*† ..... Erie	C. M. Ray.
▲Ironton*† ..... Lawrence	CORN & THOMPSON.
▲Jackson*† ..... Jackson	E. C. POWELL.
Jackson Center*† Shelby	H. W. Robinson.
Jamestown*† ..... Greene	W. A. Paxson.
▲Jefferson*† ... Ashtabula	BABCOCK & TAYLOR.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Jeffersonville*† Fayette	E. L. Bush.
Jewett*† Harrison	See Cadiz.
Johnstown*† Licking	G. W. Lewis.
Kalida* Putnam	See Columbus Grove.
Kent*† Portage	M. G. McCASLIN.
▲Kenton*† Hardin	ELMER G. DERR.
Kingston*† Ross	See Chillicothe.
Kinsman*† Trumbull	J. W. Roberts.
Lagrange*† Lorain	See Wellington.
▲Lancaster*† Fairfield	E. E. MARTIN.
Larue*† Marion	See Marion.
▲Lebanon*† Warren	W. F. ELTZROTH.
Leesburg*† Highland	George T. Hardy.
Leetonia*† Columbiana	C. D. Dickinson.
Leipsic*† Putnam	Jacob Werner.
Lewisburg*† Preble	See Eaton.
Lexington*† Richland	See Mansfield.
Liberty Center*† Henry	See Napoleon.
▲Lima*† Allen	CABLE & PARMENTER.
▲Lisbon*† Columbiana	J. R. MARTIN.
Lockland*† Hamilton	Thompson & Gorman.
Lodi*† Medina	See Creston.
▲Logan*† Hocking	Seth Weldy.
▲London*† Madison	Durflinger & Emery.
Lorain*† Lorain	FRANK COLEMAN.
Loramie* Shelby	See St. Mary.
Loudonville*† Ashland	W. J. Weirick.
Louisville*† Stark	W. S. Earseman.
Lynchburg*† Highland	E. M. Wiggins.
Madison*† Lake	M. B. Cook.
Magnolia*† Stark	See Canton.
Malta*† Morgan	Newell Corner.
Malvern*† Carroll	See Minerva.
Manchester*† Adams	WILLIAM ANDERSON.
▲Mansfield*† Richland	CUMMINGS & McBRIDE.
Mantua Station*† Portage	H. C. Russell.
▲Marietta*† Washington	NYE & FOLLETT.
▲Marion*† Marion	J. F. McNEAL & SONS.
Martins Ferry*† Belmont	F. R. Sedgwick.
Martinsville*† Clinton	A. Harris.
▲Marysville*† Union	F. T. ARTHUR
Mason*† Warren	See Lebanon.
Massillon*† Stark	R. W. McCAUGHEY.
Maumee*† Lucas	A. W. Eckert.
▲McArthur*† Vinton	J. M. McGillivray.
McClure*† Henry	See Napoleon.
McComb*† Hancock	W. E. Cooper.
▲McConnelsville*† Morgan	J. A. Foert.
Mechanicsburg*† Chapin	Charles A. Wood.
▲Medina*† Medina	Frank Spellman.
Miamisburg*† Montg'ery	W. A. Reiter.
Middleport*† Meigs	Ira Graham.
Middletown*† Butler	DONLEY & RHONEMUS.
Milan*† Erie	R. H. Williams.
Milford*† Clermont	S. A. West.
Milford Center*† Union	See Marysville.
▲Millersburg*† Holmes	Reed & Hanna.
Mineral Point*† Tusc'was	W. M. Tracy.
Minerva*† Stark	G. G. B. Greenwood.
Minster*† Auglaize	See St. Marys.
Monroeville*† Huron	John P. Cornell.
Montpelier*† Williams	E. C. PECK.
Morrow*† Warren	T. C. Welch.
Moscow*● Clermont	See Felicity.
▲Mt. Gilead*† Morrow	L. K. Powell.
Mt. Pleasant*† Jefferson	See Steubenville.
Mt. Sterling*† Madison	Mitchel & Tanner.
▲Mt. Vernon*† Knox	WILLIAM M. KOONS.
Mt. Victory*† Hardin	See Kenton.
▲Napoleon*† Henry	CAHILL & DONOVAN.
Navarre*† Stark	See Canton.
Nelsonville*† Athens	Asher Buckley.
Nevada*† Wyandot	L. B. Reed.
▲Newark*† Licking	LOUIS CAMPBELL.
New Bremen*† Auglaize	See St. Mary.
New Carlisle*† Clark	R. H. Rummells.
New Comerst'n*† T'car's	E. E. Lindsey.
New Holland*† Pickaway	CHARLES H. MAY.
▲New Lexington*† Perry	TUSSING & KELLY.
New London*† Huron	R. C. Powers.
New Madison*† Darke	Thomas Eubanks.
New Matamoras*† Wash.	Jasper Lisk.
New Paris*† Preble	See Eaton.
▲New Phil'd'lp'a*† Tus'as	NEELY & PATRICK.
New Richmond*● Cler'nt	F. A. Roberts.
New Vienna*† Clinton	F. W. Kelly.
New Washin'n*† Craw'd	H. M. Cory.
Niles*† Trumbull	WILLIAM H. SMILEY.
North Amherst*† Lorain	H. G. Redington.
North Baltimore*● Wood	S. P. HARRISON.
North Fairfield*● Huron	A. E. Rowley.
North Lewisb'g*† Chapin	M. C. Gowey.
▲Norwalk*† Huron	H. L. STEWART.
Oakharbor*† Ottawa	John Duff.
Oak Hill*† Jackson	J. E. Jones.
Oberlin*† Lorain	W. B. BEDORTKA.
Ohio City*† Van Wert	See Van Wert.
Orrville*† Wayne	T. W. Orr.
Orwell*● Ashtabula	Babcock & Taylor.
Osborn*† Greene	R. H. Swadner.
Ostrander*† Delaware	See Delaware.

Town and County.	Name.
▲Ottawa*† Putnam	G. W. RISSER.
Oxford*† Butler	E. E. Williams.
▲Painesville*† Lake	W. A. BREED.
Pataskala*† Licking	See Newark.
▲Paulding*† Paulding	SNOOK & SAVAGE.
Payne*† Paulding	M. B. Everitt.
Peebles*† Adams	J. R. B. Kessler.
Pemberville*† Wood	J. S. Hoyman.
Perrysburg*† Wood	T. E. Bowers.
Pioneer* Williams	See Montpelier.
Piqua*† Miami	G. A. BROOKS.
Plain City*† Madison	H. C. Black.
Pleasant City*† Guernsey	L. S. Garber.
Plymouth*† Richland	F. D. Gunsoullus.
Poland* Mahoning	See Youngstown.
▲Pomeroy*† Meigs	O. L. BRADBURY
▲Port Clinton*† Ottawa	S. P. Alexander.
▲Portsmouth*† Scioto	NOAH J. DEVER.
Prairie Depot* Wood	FRANK GRAHAM.
Prospect*† Marion	See Marion.
Quaker City*† Guernsey	J. L. Douglas.
▲Ravenna*† Portage	J. H. NICHOLS.
Richwood*† Union	JOHN F. MILLAR.
Ripley*† Brown	W. D. YOUNG.
Rockford*† Mercer	A. G. Stewart.
Roseville*† Muskingum	Wm. Dunn.
Rushsylvania*† Logan	See West Mansfield.
Sabina*† Clinton	J. M. Morton.
Salem*† Columbiana	W. W. HALE.
Salineville*† Columbiana	Ashford & McCormick.
▲Sandusky*† Erie	R. B. FISHER, Attorney for Citizens Banking & Trust Co.
Sardinia*† Brown	See Georgetown.
Scio*† Harrison	Easton Randolph.
Seville*† Medina	Lee Elliott.
Shanesville*† Tuscarawas	JOHN DOERSCHUK.
Shelby*† Richland	Skiles & Skiles.
Sherodsville*† Carroll	See Carrollton.
Sherwood*† Defiance	W. W. Huff.
Shiloh*† Richland	See Mansfield.
Shreve*† Wayne	L. D. Corneli.
▲Sidney*† Shelby	ANDREW J. HESS.
Smithfield* Jefferson	See Steubenville.
Somerset*† Perry	Owen Yost.
Somerton* Belmont	See Bellaire.
South Charleston*† Clark	Charles R. Ballard.
Spencer*† Medina	Frank Heath.
Spencerville*† Allen	J. M. Bailey.
▲Springfield*† Clark	KEIFER & KEIFER, Attorneys for Lagonda National Bank.
Springvalley*● Greene	Marcus Shoup.
▲St. Clairsville*† Belmont	A. H. & W. MITCHELL.
▲Steubenville*† Jefferson	W. S. McCLASLEN.
St. Mary*† Auglaize	D. F. Mooney.
St. Paris*† Champaign	C. E. Buroker.
Strasburg*† Tuscarawas	Philip G. Garver.
Stryker*† Williams	J. T. Heater.
Sunbury*† Delaware	C. C. Brooks.
Swanton*† Fulton	G. W. Humphrey.
Sycamore*† Wyandot	R. S. Gallaher.
Sylvania*† Lucas	W. E. CHAPPLE.
Thornville*† Perry	S. E. Moore.
Thurman* Gallia	See Gallipolis
▲Tiffin*† Seneca	BUNN & ROYER.
Tippecanoe City*† Miami	E. H. Kerr.
Tiro*† Crawford	See Bucyrus.
▲Toledo*† Lucas	CHITTENDEN & CHITTENDEN, 832-834 The Spitzer. Attorneys for National Bank of Commerce.
" "	HAMILTON & KIRBY, 740-742 Spitzer Bldg. Refer to any bank in Toledo.
" "	HARRIS & HARRIS, Spitzer Bldg. Reference: Any bank or prominent business concern in Toledo
" "	SENEY & JOHNSON, 815-816 The Spitzer. Refer to Northern and Ketcham National banks.
Toronto*† Jefferson	See Steubenville
▲Troy*† Miami	DAVY, CAMPBELL & ST. JOHN
Uhrichsville*† Tuscara's	G. W. REED.
▲Up. Sandusky*† Wyandot	Carey & Parker.
▲Urbana*† Champaign	WAITE & DEATON.
Utica*† Licking	G. M. Sipe.
▲Van Wert*† Van Wert	BLACHLY & MATTHIAS.
Vermilion*† Erie	H. R. Williams.
Versailles*† Darke	A. Calderwood.
Wadsworth*† Medina	E. S. Pardee.
Wakeman*† Huron	See Norwalk.
Waldo*† Marion	See Marion.
▲Wapakoneta*† Auglaize	GOEKE & HOSKINS.
▲Warren*† Trumbull	A. F. MOORE.
▲Washington C.H.*† Fay'te	A. R. CREAMER.
▲Wauseon*† Fulton	Fuller & Handy.
▲Waverly*† Pike	John A. Eylor.
Waynesville*† Warren	J. G. Keys.
Wellington*† Lorain	G. L. BLINN.
Wellston*† Jackson	T. S. Hogan.
Wellsville*† Columbiana	F. L. WELLS.
West Alexandria*† Preb.	Oscar Sheppard.

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Town and County.	Name.
Westerville*† ..Franklin	H. T. Sibel.
WestFarmington*†Trum	See Warren.
West Jefferson*† Mad'on	See London.
West Liberty*†.....Logan	R. N. Jordan.
West Manchester*† Preb.	See Eaton.
West Mansfield*† .Logan	P. M. Kelar.
West Milton*†.... Miami	Kessler & Kessler.
Weston*† ..... Wood	John M. Stricker.
West Salem*†..... Wayne	T. B. Keeler.
▲West Union*..... Adams	F. D. Bayless.
West Unity*†....Williams	G. C. Rings.
Wharton*†.....Wyandot	See Carey.
Williamsb'rg*† Clermont	John S. Davidson.
Williamsport*▪.Pickaway	See Circleville.
Willoughby*† ..... Lake	W. McLaughlin.
Wilshire*† ....Van Wert	See Van Wert.
▲Wilmington*†.... Clinton	FRANK B MILLS.
Wilmot*† .....Stark	W. S. Putman.
Winchester*†.....Adams	T. C. Downey.
▲Woodsfield*†.... Monroe	MALLORY & JEFFERS.
Woodstock*† Champaign	See Urbana.
▲Wooster*† ..... Wayne	M. L. SPOONER.
Worthington*▪.Franklin	J. T. Miller.
▲Xenia*† ..... Greene	HARRY C. ARMSTRONG.
Yellowsprings*†. Greene	S. W. Dakin.
▲Youngstown*†.Mahonl'g	W. R. GRAHAM.
▲Zanesville*†.Muskingum	JAS. M. BAILEY, Attorney for R. G. Dun & Co. References: Citizens National Bank and Peoples Savings Bank.

OKLAHOMA TERRITORY.

▲Alva*† .....Woods	T. J. WOMACK.
▲Arapaho* .....Custer	T. S. Hunt.
Augusta*.....Woods	See Alva.
▲Beaver*.....Beaver	J. R. Linley.
Billings.....Noble	See Perry.
Blackwell*†.....Kay	TETIRICK & ROSE.
Braman*.....Kay	See Newkirk.
▲Chandler*..... Lincoln	A. J. MORRIS.
▲Cheyenne*† .. Roger Mills	J. W. McMurtry.
Cleveland*.....Pawnee	G. T. GRAVES.
▲Cloudchief*..... Washita	HENRY N BERRY
Cushing* ..... Payne	See Chandler.
Earlsboro*†Pottawato'ie	See Tecumseh.
Edmond*†.... Oklahoma	H. H. Moose.
▲El Reno*† .....Canadian	W. L. BAXTER.
▲Enid*† ..... Garfield	JOHN F. CURRAN.
Garber*..... Garfield	See Enid.
Geary*.....Blaine	Seymour Foose.
▲Grand*.....Day	See Taloga.
¶▲Guthrie*† ..... Logan	COTTERAL & HORNOR.
Hennessey*†..Kingfisher	L. M. Gray.
▲Hobart*†..... Kiowa	J. A. HYNDMAN.
Jefferson*†.....Grant	C. M. Keiger.
Jennings*..... Pawnee	See Pawnee.
Kildare*†..... Kay	See Ponca.
▲Kingfisher*†..Kingfisher	PATRICK S. NAGLE.
Lexington*†... Cleveland	F. P. Moseley.
Luther* ..... Oklahoma	See Oklahoma.
▲Mangum* ..... Greer	Garrett & Thacker.
McLoud*▪. Pottawatomie	J. A. Baker.
Medford*†.....Grant	Thomas Kearee.
Mulhall*†..... Logan	W. H. Matthews.
Nardin*.....Kay	See Newkirk.
▲Newkirk*†.....Kay	WILLIAM S. CLINE.
New Ponca.....Kay	See Newkirk.
▲Norman*†..... Cleveland	C. W. Brewer.
North Enid*†.... Garfield	See Enid.
Oakdale*.....Washita	See Cloudchief.
Okarche*†..... Canadian	J. F. Crow.
▲Oklahoma*†.. Oklahoma	McMECHAN & HAYS.
Okeene*..... Blaine	J. C. Fisher & Co.
▲Pawhuska*†.....Osage N	T. J. Leahy.
▲Pawnee* ..... Pawnee	JAMES P NEAL.
▲Perry*†..... Noble	S. H. HARRIS
Perkins*.....Payne	Charles A. Wallace.
Ponca*.....Kay	D. L. HUBLER.
▲Pondcreek*† .....Grant	A. M. MACKEY.
Ripley.....Payne	See Cushing.
Shawnee*†Pottawatomie	J. H. WOODS.
▲Stillwater*..... Payne	F. C. Hunt.
Stroud* ..... Lincoln	W. G. Pardoe.
▲Taloga* ..... Dewey	G. E. Black.
▲Tecumseh*†Pottawato'ie	FREDERICK KING.
Tonkawa*.....Kay	See Newkirk.
▲Watonga*.....Blaine	E. L. HOTCHKISS.
Waukomis*†.... Garfield	S. S. Stevens.
Weatherford*..... Custer	J. C. McKnight.
Welliston*..... Lincoln	See Chandler.
▲Woodward*†. Woodward	T. M. GRANT.
Yukon*†..... Canadian	J. M. Faris.

OREGON.

▲Albany*† ..... Linn	J. R. WYATT.
Arlington*†.....Gilliam	S. A. D. Gurley.
Ashland*†.....Jackson	H. L. McWILLIAMS.
▲Astoria*†..... Clatsop	FULTON BROS.
Athena*† ..... Umatilla	RAYMOND LLOYD.
▲Baker City*†.....Baker	See Union.
Brownsville*†..... Linn	A. A. Tussing.
▲Burns*..... Harney	Waters & Gowan.
▲Canyon City*.....Grant	E. Hicks.
▲Condon*..... Gilliam	S. E. McVactor.
▲Corvallis*† ..... Benton	E. E. WILSON.
Cottagegrove*†.... Lane	J. E. YOUNG.
▲Dallas*†..... Polk	Butler & Townsend.
Elgin*†..... Union	N. C. McLeod.
Empire*†..... Coos	A. E. Seaman.
▲Enterprise*..... Wallowa	D. W. Sheahan
▲Eugene*†..... Lane	L. L. STEVENS.
Forestgrove*†Wash'gt'n	See Hillsboro.
▲Goldbeach*.....Curry	J. Huntley.
▲Grant's Pass*† Josephine	C. A. Hough.
Harney*.....Harney	See Burns.
Harrisburg*†..... Linn	See Brownsville.
▲Heppner*†..... Morrow	G. W. PHELPS.
▲Hillsboro*†. Washington	SMITH & BOWMAN.
Huntington*†..... Baker	See Union.
Independence*† ....Polk	BUTLER, TOWNSEND & POTTER.
Island City*.....Union	See Lagrande.
▲Jacksonville*▪...Jackson	See Medford.
Joseph*..... Wallowa	J. A. Rumble.
Junction City*†.... Lane	G. F. Shipworth.
▲Klamath Falls*†.Klamath	H. F. Murdock.
Lagrande*† .....Union	WILLIAMS BROS.
▲Lakeview*.....Lake	C. A. COGSWELL.
Lebanon*†..... Linn	W. M. Brown.
Marshfield*†..... Coos	J. W. Bennett.
▲McMinnville*†... Yamhill	R. L. CONNER.
Medford*†..... Jackson	W. I. Vawter.
Milton*†..... Umatilla	J. E. Kirkland.
Monmouth*†.....Polk	N. L. Butler.
▲Moro*▪..... Sherman	J. B. Hosford.
Newberg*†..... Yamhill	Clarence Butt.
Ontario*†..... Malheur	Wm. Miller.
▲Oregon City*†Clackamas	C. D. & D. C. LATOURETTE.
▲Pendleton*†.. Umatilla	JOHN McCOURT.
▲Portland*† .. Multnomah	CAKE & CAKE. References: Wells, Fargo & Co.'s Bank, United States and Merchants National banks.
" ..... "	PAXTON, BEACH & SIMON, Attorneys for and refer to Portland Railway Co.
" ..... "	PIPES & TIFFT. Commercial and corporation business. Commissioners of deeds. Refer to Chase Nat. Bank, N. Y. City, Buffalo Pitts. Co., Buffalo, Lon. and San. F. Bank, Ltd., Geo. W. Bates & Co., Oregon R. E. Co. of Portland.
" ..... "	PLATT & PLATT. Attorneys for Wells, Fargo & Co.'s Bank.
▲Prineville*..... Crook	M. R. Biggs.
▲Roseburg*†..... Douglas	A. M. CRAWFORD
¶▲Salem*†.....Marion	CARSON & ADAMS.
Scio*†..... Linn	See Lebanon.
Sheridan*†..... Yamhill	J. T. Simpson.
Silverton*†..... Marion	F. C. DePue.
▲St. Helen*†..... Columbia	J. A. Hall.
Sumpter* .....Baker	Charles E. Roblin.
▲The Dalles*†.....Wasco	HUNTINGTON & WILSON.
▲Tillamook*† ...Tillamook	Claude Thayer.
▲Toledo*†.....Lincoln	H. Denlinger, Jr.
▲Union*†..... Union	J. M. CARROLL.
▲Vale*..... Malheur	R. G. Wheeler.
▲Wasco*..... Sherman	C. J. Bright.
Weston*†..... Umatilla	R. M. Powers.
Woodburn*†..... Marion	E. P. Morcom.

PENNSYLVANIA.

Albion*†..... Erie	See Erie.
Allegheny*†.. Allegheny	J. L. RITCHEY. Office, 440 Diamond St., Pittsburg, Pa. Refers to Peoples Nat. Bk., Pittsburg.
▲Allentown*†.....Lehigh	ERDMAN & DIEFENDERFER.
Altoona*†..... Blair	WM. S. HAMMOND.
Ambler*†.. Montgomery	See Norristown.
Annville*†..... Lebanon	Geo. B. Ulrich.
Apollo*† .....Armstrong	W. J. Guthrie.
Ardmore*†. Montgomery	See Norristown.
Ashland*†.....Schuylkill	ALFRED B. GARNER.
Athens*†..... Bradford	H. F. Maynard.
Avondale*†..... Chester	John J. Gheen.
Avonmore*Westmorel'nd	See Leechburg.
Bangor*†..Northampton	H. Hagerman.
Beallsville*† . Washington	See Washington.
▲Beaver*†..... Beaver	DAN H. STONE
Beaverfalls*†..... Beaver	JOHN A. ELLIOTT.
▲Bedford*†..... Bedford	MOSES A. POINTS.
▲Befonte*†..... Center	BLANCHARD & BLANCHARD
Belle Vernon*†.. Fayette	See Uniontown.
Bellwood*†..... Blair	George M. Meyers.
Bennett*†† .....Allegheny	See Pittsburg.
Berlin*†..... Somerset	See Somerset.
Berwick*†..... Columbia	J. L. Evans.
Berwyn*† ..... Chester	See West Chester.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. ▪ Express Office. † Telegraph Station. ¶ State Capital

Town and County.	Name.
Bethlehem*†Northa'pton	W. J. C. LOOS.
Big Run*† .....Jefferson	H. I. Wilson.
Birdsboro*†..... Berks	See Reading.
Blairs Mills*. Huntingdon	See Orbisonia.
Blairsville*†..... Indiana	See Indiana.
▲Bloomsburg*†.Columbia	CLYDE CHAS. YETTER.
Blossburg*†.....Tioga	H. B. Leach.
Boyertown*†.....Berks	See Reading.
Braddock*†...Allegheny	R. E. Stewart.
Bradford*†.....McKean	W. E. BURDICK.
Bristol*†.....Bucks	William & John C. Stuckert.
Brockwayville*† Jeffer'n	H. B. McCullough.
▲Brookville*†...Jefferson	ALEXANDER C. & JOHN M. WHITE.
Brownsville*†.... Fayette	L. H. SMITH.
Bryn Mawr*†. Montgo'ry	See Norristown.
Burgettstown*†. Washi'n	J. W. Donnan.
▲Butler*†.....Butler	T. C. CAMPBELL.
California*† Washington	See Washington.
Cambridge Sp'gs*†. Cra'd	See Meadville.
Canonsburg*†. .Washi'n	S. B. Ewing.
Canton*†..... Bradford	J. W. Stone.
Carbondale *†Lackawan	WILLIAM E. WATT.
▲Carlisle*† ...Cumberland	WETZEL & HAMBLETON.
Carnegie*† ...Allegheny	O. R. Cooke.
Carrolltown*.....Cambria	See Ebensburg.
Catasauqua*†.....Lehigh	A. A. Gilck.
Catawissa*† .Columbia	W. H. RHAWN.
Centerhall*† ..... Centre	Orvis, Bower & Orvis.
▲Chambersburg*† Fran'in	J. M. McDOWELL.
Charleroi*†. Washington	WM. M. BOGGS.
Chester*†.....Delaware	WASHABAUGH & PENDLETON.
Chicora*†.....Butler	W. B. McBride.
Christiana*†...Lancaster	See Lancaster.
▲Clarion*†.....Clarion	THEO. L. WILSON.
Claysville*†. Washington	See Washington.
▲Clearfield*†.....Clearfield	WILLIAM I. SWOOPE.
Clintonville*† ...Venango	See Franklin.
Coalport*†.....Clearfield	See Hollidaysburg.
Coatesville*† ....Chester	W. S. Harlan.
Cochranton*† .Crawford	See Meadville.
Columbia*†... Lancaster	H. M. NORTH.
Conneautville*†. Crawf'd	P. C. Sheehan.
Connellsville*†..Fayette	P. S. NEWMYER.
Conshohocken*† .Mon'm	H. M. Tracy.
Coraopolis*†..Allegheny	HORACE J. THOMAS.
Corry*† .....Erie	DON. F. SMITH.
▲Coudersport*† .....Potter	SAMUEL H. GLASSMIRE.
Curwensville*†Clearfield	Swoope & Patton.
▲Danville*† .....Montour	JAMES SCARLET.
Darby*† .....Delaware	See Media.
Dawson*†.....Fayette	See Uniontown.
Delta*† .....York	J. Howard Manifold.
Derry Sta'n*†Westmo'nd	See Greensburg.
Dillsburg*† .....York	John N. Logan.
Downingtown*† Chester	See West Chester.
▲Doylestown*†.....Bucks	HENRY LEAR.
Dubois*†.....Clearfield	W. C. PENTZ.
Duke Center*†...McKean	See Bradford.
Dunbar*† .....Fayette	See Uniontown.
Duncannon*† .....Perry	See New Bloomfield.
Duquesne*† ...Allegheny	CHAS. B. PAYNE.
Dushore*†.....Sullivan	ALPHONSUS WALSH.
East Berlin*† .....Adams	See Gettysburg.
East Brady*† ....Clarion	See Clarion.
East Downington*†Ches'r	See West Chester.
East Greenville*† Mon'm	See Norristown.
▲Easton*† .. Northampton	P. C. EVANS.
EastStroudsb'rg*†Monr'e	See Stroudsburg.
▲Ebensburg*†....Cambria	EVANS & LEECH.
Edenburg.....Clarion	See Clarion.
Edinboro*†.....Erie	John Proudfit.
Eldred*† .....McKean	P. R. Cotter.
Elizabeth*† ...Allegheny	Harry L. Christy.
Elizabethtown*† Lanca'r	I. N. S. Will.
Elkland*† ..... Tioga	F. D. Selph.
Elk Lick*†..... Somerset	See Somerset.
Ellwood City*†Lawrence	H. N. Marshall.
▲Emlenton*†.....Venango	A. E. Middleton.
Emporium*† ...Cameron	Johnson & McNarney.
Ephrata*†.....Lancaster	A. J. Everly.
▲Erie*† .....Erie	ALLEN & ROSENZWEIG.
" "	S. A. DAVENPORT.
Evans City*†.....Butler	See Butler.
Everett*† .....Bedford	Howard Cessna.
Fayette City*†...Fayette	See Uniontown.
Ford City*†..Armstrong	D. B. Heiner.
Forest City*†Susque'nna	James McKinney.
Foxburg*† .....Clarion	See Clarion.
Fox Chase*†.Philadelphia	See Philadelphia.
▲Franklin*† .....Venango	B. H. OSBORNE.
Freedom*† .....Beaver	See Beaver.
Freeland*† .....Luzerne	J. M. Carr.
Freeport*†...Armstrong	G. M. Hill.
Galeton*†.....Potter	Nelson L. Allen.
Gap*† .....Lancaster	James M. Walker.
▲Gettysburg*† ....Adams	WM. & WM. ARCH McCLEAN.
Girard*† .....Erie	C. J. Hinds.
Girardville*†. Schuylkill	See Ashland.
Glen Campbell*† Indiana	See Indiana.
Glen Rock*† .....York	See York.

Town and County.	Name.
Greencastle*†..Franklin	See Waynesboro.
▲Greensburg*†Westmor'd	WILLIAMS, SLOAN & GRIFFITH.
Greenville*† .....Mercer	JOHN W. VOSLER.
Grove City*†.....Mercer	H. K. Daugherty.
Halifax*†.....Dauphin	See Harrisburg.
Hamburg*† .....Berks	J. E. Miller.
Hanover*† .....York	C. J. DELONE.
¶▲Harrisburg*†..Dauphin	JOHN E. FOX. Refers to Harrisburg National Bank.
Hastings*†..... Cambria	See Ebensburg.
Hatboro*†..Montgomery	See Lansdale.
Hawley*†.....Wayne	LAWRENCE M. ATKINSON.
Hazleton*†.....Luzerne	FRANK P. BOYLE.
▲Hollidaysburg*†....Blair	ROBERT W. SMITH.
Homestead*†. Allegheny	C. W. Ashley.
▲Honesdale*†.....Wayne	E. C. Mumford.
Honeybrook*†...Chester	Charles E. Griffith.
Houtzdale*†...Clearfield	Henry Boulton.
Hughesville*†. Lycoming	William E. Crawford.
Hummelstown*†. Da'ph'n	F. J. Schaffner.
▲Huntingdon*† Hunt'don	WILL J. FORBES.
Hyndman*†..... Bedford	See Bedford.
▲Indiana*† .....Indiana	THOMAS SUTTON.
Irwin*†...Westmoreland	See Jeannette.
Jamestown*† .....Mercer	See Greenville.
Jeannette*† W'moreland	J. F. McNaul.
Jenkintown*†M'tgomery	Frank S. Gentry.
JerseyShore*† Lycoming	A. F. Martin.
Johnsonburg*† .....Elk	A. W. Morningstar.
Johnstown*† ...Cambria	HERMAN E. BAUMER. Refers to First National and City National Banks.
Jonestown*†.... Lebanon	See Lebanon.
Kane*†.....McKean	A. P. Huey.
KennettSquare*†Chester	See West Chester.
Kingston*† .....Luzerne	B. W. Davis.
Kinzua*† .....Warren	See Warren.
▲Kittanning*†.Armstrong	NEALE & PAINTER.
Knox*† .....Clarion	See Clarion.
Knoxville*†.....Tioga	Henry A. Ashton.
Kutztown*†.....Berks	James H. Mart.
▲Lancaster*†.. Lancaster	ADAM J. EBERLY.
Langhorne*† .....Bucks	J. B. Slackhouse.
Lansdale*†.Montgomery	A. R. PLACE.
Lansford*† .....Carbon	See Mauchchunk.
▲Laporte*†.....Sullivan	E. J. Mullen.
Latrobe*† Westmoreland	F. Hargrave.
▲Lebanon*†.....Lebanon	LEE L. GRUMBINE.
Leechburg*†.Armstrong	Thomas J. Van Giesen.
Lehighton*† .....Carbon	T. A. Snyder.
▲Lewisburg*† .....Union	ALFRED HAYES.
▲Lewistown*†.....Mifflin	Elder & Son.
Ligonier*†Westmorel'nd	See Greensburg.
Lincoln*.....Lancaster	See Lancaster.
Linesville*†....Crawford	See Meadville.
Lititz*†.....Lancaster	See Manheim.
Littlestown*† .....Adams	H. C. Hinkle.
▲Lock Haven*† ...Clinton	CHARLES CORSS.
Lykens*†.....Dauphin	See Millersburg.
Mahanoy City*†. Sc'ylkill	J. J. BROWN.
Mahoningtown*†. L'rn'ce	A. L. Hogen.
Malvern*† .....Chester	See West Chester.
Manheim*†.....Lancaster	J. B. Stroh.
Mansfield*†.....Tioga	F. W. Clark.
Marietta*†.....Lancaster	D. B. Case.
Martinsburg*†.....Blair	S. B. Sysinger.
▲Mauchchunk*†....Carbon	FREYMAN, HEYDT & NOTHSTEIN.
▲McConnellsburg*†. Fulton	M. R. Shaffner.
McDonald*† Washington	Harry J. Nesbit.
McKeesport*† Allegheny	GEO. O. CALDER,
McKees Rocks*†. Alleg'y	See Allegheny.
McVeytown* .....Mifflin	See Lewistown.
▲Meadville*†.....Crawford	E. W. McARTHUR.
Mechanicsburg*† C'm'l'd	See Harrisburg.
▲Media*† .....Delaware	G. E. Darlington.
▲Mercer*† .....Mercer	W. H. Cochran.
Mercersburg*† .Franklin	H. H. SPANGLER.
Meshoppen*† . Wyoming	See Tunkhannock.
Meyersdale*† ..Somerset	See Somerset.
▲Middleburg*†.....Snyder	F. E. Bower
Middletown*† ..Dauphin	A. E. BRANDT.
Mifflinburg*†.....Union	J. A. Beard.
▲Mifflintown*† .....Juniata	WILBERFORCE SCHWEYER.
▲Milford*† .....Pike	See Sunbury.
Millersburg*†...Dauphin	S. S. Bowman.
Millerstown†.....Butler	See Butler.
Millheim* ..... Center	See Bellefonte.
Milton*†.Northumb'land	WILLIAM H. HACKENBERG.
Minersville*†. Schuylkill	H. B. Bartholomew.
Monongahela*† ..Wash'n	W. K. Vance.
▲Montrose*† Susquehanna	H. A. Denney.
Mt.Carmel*†Nor'mberl'd	V. AUTEN.
Mt. Jewett*†....McKean	H. S. Rogers.
Mount Joy*†..Lancaster	F. A. Ricker.
Mt.Pleasant*†Westm'l'd	B. F. SCANLON.
Mount Union*†H'nt'gd'n	See Huntingdon.
Mountville*....Lancaster	See Columbia.
Muncy*† .....Lycoming	R. K. Reeder.
Myerstown*†.....Lebanon	See Lebanon.
Nanticoke*† .....Luzerne	JAMES M. FRITZ.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Nazareth*•..Northamoton	Calvin T. Smith.
New Bethlehem*•†.Clar'n	D. M. Geist.
▲New Bloomfield*•†.Perry	J. W. Shull.
New Brighton*•†.Beaver	Harry Calhoon.
▲New Castle*•†..Lawrence	J. NORMAN MARTIN.
New Holland*•†.Lancast'r	A. W. Snader.
NewKensing'n*•†W'st'n'd	See Allegheny.
New Oxford*•†....Adams	See Hanover.
Newport*•†.....Perry	James M. Sharon.
Newtown*•†.....Bucks	George A. Jenks.
Newville*•†..Cumberland	H. W. McCrea.
NewWilming'n*•Law'nce	D. F. McCready.
Norristo'n*•†M'ntgomery	E. L. HALLMAN. Refers to People's National Bank.
▲Northeast*•†.....Erie	D. R. Cushman.
North Wales*•†M'ntgo'ry	See Norristown.
Oakmont.....Allegheny	SAMUEL M. MEALS.
Oil City*•†.....Venango	ASH & SPEER.
Orbisonia*•†.Huntingdon	J. M. Steese.
Orwigsburg*•†.Schuylkill	See Schuylkill Haven.
Osceola*•.....Tioga	Charles Tubbs.
Osceola Mills*•†Clearfield	See Houtzdale.
Oxford*•†.....Chester	W. T. Fulton.
Palmyra*•†....Lebanon	See Lebanon.
Parkers L'd'g*† Armst'ng	Isaac Miller.
Parkesburg*•† ....Chester	A. T. Parke.
Parnassus*•†Westmorel'd	John M. Kennedy.
Patton*•†.....Cambria	R. Somerville.
PenArgyl*•†Northampt'n	N. D. Chase.
Pennsburg*•†..Montgo'ry	Jacob B. Hellegass.
Perryopolis*†.... Fayette	See Fayette City.
▲Philadelphia*•† .... Phila.	A. J. & L. J. BAMBERGER, 606 Chestnut Street. Refer to John Wanamaker, City Trust Co. and Market St. National Bank.
" ..... "	PETER BOYD. 1011 Chestnut. Refers to Guaranty Trust & Safe Deposit Co.
" ..... "	JOSEPH S. CLARK, 710 Bullitt Bldg. References: Fourth Street National Bank, First National Bank, and E. W. Clark & Co., bankers.
" ..... "	CARE & FRANCISCUS, Provident Bldg. References: National Wall Paper Co., N. Y.; Provident Life & Tr. Co., and Supplee Hdw. Co., Phila.
" ..... "	CONARD & MIDDLETON 435 Chestnut St. Attorneys for Shriver, Bartlett & Co.
" ..... "	DeKINDER & McNEAL, 606-611 Girard Building. Refers to Corn Exchange National Bank
" ..... "	BERNARD GILPIN, 717 Walnut Street. References: National Bank of Commerce and Union National Bank of Philadelphia.
" ..... "	J. MARTIN ROMMEL, 1206-1208 Betz Building. Refers to Third National Bank.
" ..... "	JOSEPH SAVIDGE, 1001 Chestnut. Refers to Commonwealth Title Ins. & Tr. Co.
" ..... "	FREDERICK J. SHOYER, 1104 and 1105 Girard Bldg. Attorney for Prudential Insurance Co. Refers to Girard Trust Co.
Philipsburg*•†.....Centre	George W. Zeigler.
Phœnixville*•† ...Chester	H. H. GILKYSON.
Pinegrove*•†...Schuylkill	F. V. Filbert.
▲Pittsburg*•† ....Allegheny	CHANTLER, McGILL & CUNNINGHAM, Park Bldg. Attorneys for Second National Bank of Pittsburg and German National Bank of Allegheny.
" ..... "	McCREADY & MOORE, Pittsburg Nat. Bank of Commerce Building. Refer to Pittsburg National Bank of Commerce.
" ..... "	WATTERSON & REID. Fidelity Building. Attorneys for City Insurance Co.
" ..... "	WAY, WALKER & MORRIS, 1326-30 Park Bldg. Commercial law. Reference: Carter, Hughes & Dwight, New York.
" ..... "	WISE & MINOR, 1423 Park Bldg. Refer to Allegheny Nat. Bank.
" ..... "	THOMAS & MEALS, 432 Diamond St. Refer to Freehold Bank.
Pittston*•†.....Luzerne	W. I. HIBBS.
Plymouth*•† .....Luzerne	D. L. & J. Q. Creveling.
Port Allegany*•†.McKe'n	S. W. SMITH.
Portersville*†.....Butler	See Butler.
Port Royal*•†.....Juniata	See Mifflintown.
Pottstown*•† M'ntgomery	JOHN BROOK EVANS.
▲Pottsville*•† ....Schuylkill	JAMES W. CARLIN.
Prospect*†.....Butler	See Butler.
Punxsutawney*•† .Jef's'n	JACOB L. FISHER.
Quakertown*•† .... Bucks	John V. Ommeron.
Quarryville*•†..Lancaster	See Lancaster.
▲Reading*•† ..... Berks	HENRY A. MUHLENBERG. General law practice, collections. Refers to Farmers National Bank.
Redlion*•†..... York	See York.
Reedsville*•†.....Mifflin	A. Reed Hayes.
Renovo*•†.....Clinton	Brown & Rogers.
Reynoldsville*†.Jefferson	M. M. Davis.
▲Ridgway*•†.....Elk	H. A. HALL.
Rimersburg*†.....Clarion	See Bethlehem.
Rochester*•†.....Beaver	ROBERT W. DARRAGH.
Royersford*•† M'tgomery	E. L. HALLMAN.
Saegerstown*•† Crawford	See Meadville.
Saltsburg*•†.....Indiana	See Indiana.
Sandylake*•†.....Mercer	J. H. Robb.
Sayre*•†.....Bradford	Stewart & Stephens.
Schuylkill Haven*•†Sc'k'l	J. A. Moecker.
Schwenkville*•†.Montg'y	See Norristown.
Scottdale*•† Westmorel'd	William L. Ulery.
▲Scranton*•† .Lackawanna	THOMAS F. WELLS. Refers to Third National, and Dime Deposit & Discount Banks.
" ..... "	WILLARD, WARREN & KNAPP. Attorneys for County Savings Bank & Trust Co. Refers to any Bank in Scranton.
Selinsgrove*•† ....Snyder	Charles Hower.
Sellersville*•† .....Bucks	E. E. Althouse.
Sewickley*•†...Allegheny	O S. Richardson.
Shamokin*•†..North'mb'd	SAMUEL HECKERT.
Sharon*•†.....Mercer	A. W. WILLIAMS.
Sharpsburg*•†.Allegheny	Thomas J. Ford.
Sharpsville*•†.....Mercer	James A. Pierce
Shenandoah*•†..Sch'ylk'l	S. G. M HOLLOPETER.
Shippensburg*•†....Cu'b'd	E. J. McCune.
Shrewsbury*†..... York	W. G. Allen.
Siegfried*•†Northampton	See Catasauqua.
Slatington*•† ..... Lehigh	D. D. Roper.
Slipperyrock*..... Butler	See Butler.
Smethport*•†.... McKean	GARTON & RICHMOND.
▲Somerset*•†..... Somerset	KOOSER & KOOSER.
Souderton*•† Montgom'y	Henry M. Brownback.
S. Bethlehem*•†..No'h'p'n	J. D. BRODHEAD.
Spartansburg*•†. Cra'fo'd	See Titusville.
Springboro*•†..Crawford	See Conneautville.
Spring City*•†....Chester	Charles S. Wagoner.
Steelton*•†..... Dauphin	F. B. Wickersham.
Stewartstown*•†.....York	W. B. Gemmill.
St. Mary's*•†.....Elk	E. J. Wimmer.
St. Petersburg*•†. Clarion	See Clarion
Strasburg*..... Lancaster	See Lancaster.
▲Stroudsburg*•†...Monroe	STAPLES & ERDMAN.
Sugargrove*.....Warren	J. C. Hamilton.
▲Sunbury*•† Northumb'l'd	I. CLINTON KLINE.
Susquehanna*•†. Susq'h'a	JOHN D. MILLER.
Tamaqua*•†.....Schuylkill	H. B. GRAEFF.
Tarentum*•†....Allegheny	Kennedy & Smith.
Tidioute*•†.....Warren	See Warren.
▲Tionesta*•†.....Forest	S. D. Irwin.
Titusville*•†.....Crawford	JULIUS BYLES.
▲Towanda*•†.....Bradford	WILLIAM LITTLE.
Townville*.....Crawford	See Titusville.
Tremont*•†.....Schuylkill	R. S. BASHORE.
Troy*•†..... Bradford	Ray Gustin.
▲Tunkhannock*•† Wyom'g	James W. Pratt.
Turtlecreek*•†.Allegheny	Homer L. Castle.
Tyrone*•†.....Blair	G. L. OWENS.
Ulysses*•..... Potter	A. S. Burt.
Union City*•†.....Erie	Sproul & Morrow.
▲Uniontown*•†.....Fayette	L. H. FRASHER.
Vandergrift*•Westmorl'd	James S. Whitworth.
Verona*•†.....Allegheny	See Allegheny.
▲Warren*•†..... Warren	SMITH & ANDREWS.
▲Washington*•† Washf'g'n	JOHN H. MURDOCK.
Waterford*†.....Erie	J. A. Boland.
Watsontown*•†.North'l'd	W. F. Shay.
Wayne*•† ..... Delaware	Christopher Fallon.
Waynesboro*•†. Franklin	WATSON R. DAVISON.
▲Waynesburg*•†... Greene	SAMUEL M. SMITH.
▲Wellsboro*•†..... Tioga	F. E. Watrous.
▲West Chester*•†..Chester	CORNWELL, GHEEN & CORNWELL.
Westfield*•†..... Tioga	D. W. Baldwin.
West Grove*•†.....Chester	G. B. Johnson.
West Newton*•† West'l'd	See Greensburg.
Whitehaven*•†...Luzerne	G. L. Halsey.
Wilcox*•†.....Elk	See Ridgway.
▲Wilkes-Barre*•†. Luzerne	JOSEPH MOORE.
Wilkinsburg*•†Allegheny	W. P. Carter.
Williamsburg*•†.... Blair	See Hollidaysburg.
▲Williamsport*•† Lwcom'g	WM. RUSSELL DEEMER. Refers to Williamsport Nat., and Westbranch Nat. Banks.
Wilmerding*•† Allegheny	George W. Herriott.
Windber*•.....Somerset	See Somerset.
Wrightsville*•†..... York	See Columbia.
Wyalusing*•†... Bradford	E. A. Strong.
Yardley*•†..... Bucks	See Doylestown.
▲York*•†..... York	ROBERT J. LEWIS.
Youngsville*•†... Warren	G. A. Jackson.
Zelienople*•.....Butler	See Butler.

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RHODE ISLAND.

Town and County.	Name.
Anthony*† ..... Kent	Eugene F. Waner.
Ashaway* ..... Washington	See Westerly.
▲Bristol*† ..... Bristol	Samuel Norris, Jr.
Centerville*† ..... Kent	See Providence.
Central Falls*† ..... Prov.	See Providence.
Coventry*† ..... Kent	See Anthony.
Cranston*† .. Providence	See Providence.
▲East Greenwich*† .. Kent	CHARLES J. ARMS.
Greenville* ... Providence	See Providence.
Hope Valley*† . Washing'n	See Westerly.
▲Kingston*† . Washington	See Westerly.
Narragansett Pier*† Wash	See Wakefield.
¶▲Newport*† .... Newport	W. P. SHEFFIELD, JR.
North Scituate* ..... Prov.	See Providence.
Olneyville*† .. Providence	N. W. Littlefield.
Pascoag*† .... Providence	Edward F. Lovejoy.
Pawtucket*† Providence	JOHN J. FITZGERALD.
Phenix*● ..... Kent	See Anthony.
¶▲Providence*† Provide'e	FRANK H. JACKSON, 49 Westminster St. Refers to Industrial Trust Co., Providence, and Hubbell Publishing Co., New York.
" ..... "	ARTHUR P. SUMNER, 17 Custom House St. Refers to First National Bank.
Slatersville* .. Providence	See Woonsocket.
Wakefield*† Washington	F. C. Olney.
Warren*† ..... Bristol	GEORGE L. COOKE.
Warwick*● ..... Kent	See East Greenwich.
Westerly*† .. Washington	HARVEY B. AGARD.
Wickford*† . Washington	See Westerly.
Woonsocket*† Provide'e	WILLIAM G. RICH. Refers to Woonsocket National Bank.

SOUTH CAROLINA.

Town and County.	Name.
▲Abbeville*† .... Abbeville	PARKER & GREENE.
▲Aiken*† ..... Aiken	HENDERSONS.
Allendale*† .... Barnwell	See Denmark.
▲Anderson*† .... Anderson	TRIBBLE & PRINCE.
▲Bamberg*† ..... Bamberg	John R. Bellenger.
▲Barnwell*† ..... Barnwell	R. A. Ellis.
Batesburg*† .. Lexington	See Edgefield.
▲Beaufort*† ..... Beaufort	W. J. VERDIER.
Belton*† ..... Anderson	See Greenville.
▲Bennettsville*† Marlboro	T. W. Boucher.
Blackburg*† .... Cherokee	E. A. Trescot.
Blackville*† ..... Barnwell	See Denmark.
Branchville*† Orangeb'rg	W. H. Reedish.
▲Camden*† ..... Kershaw	C. L. Winkler.
▲Charleston*†. Charleston	MORDECAI & GADSDEN. Counsel for State Savings Bank. Attorneys in South Carolina for Postal Telegraph Cable Company; Plant System of Railways; Armour & Co., Chicago. Refer to president or cashier of any bank in Charleston; Nat. Park Bank, of New York, and Standard Oil Co., Baltimore.
Cheraw*† .... Chesterfield	Stevenson & Matheson.
▲Chester*† ..... Chester	HENRY & McLURE.
▲Chesterfield*. Chesterfield	E. J. Kennedy.
Clinton*† ..... Laurens	See Laurens.
Clio*† ..... Marlboro	T. W. Boucher.
¶▲Columbia*† ... Richland	WM. H. LYLES. Solicitor for the Bank of Columbia, S. C.
▲Conway*† ..... Horry	R. B. Scarborough.
▲Darlington*† . Darlington	WOODS & MACFARLAN.
Denmark*† .... Bamberg	S. G. Maryfield.
Dillon*† ..... Marion	Sellens & Sellens.
Easley*† ..... Pickens	See Pickens.
▲Edgefield*† .... Edgefield	A. S. TOMPKINS.
Fingerville .. Spartanburg	See Spartanburg.
▲Florence*† ..... Florence	P. A. WILCOX.
Fort Mill*† ..... York	See Rockhill.
▲Gaffney*† ..... Cherokee	J. C. OTTS.
▲Georgetown*† Georget'wn	Walter Hazard.
▲Greenville*† .. Greenville	ISAAC M. BRYAN.
▲Greenwood*† Greenwo'd	E. S. F. GILES.
▲Hampton*† ..... Hampton	James W. Moore.
Heath Springs* Lancaster	See Lancaster.
Johnston*† .... Edgefield	See Edgefield.
Kershaw*† .... Lancaster	E. D. Blakeney.
▲Kingstree*† . Williamsb'g	T. M. Gilland.
▲Lancaster*† .... Lancaster	ERNEST MOORE.
▲Laurens*† ..... Laurens	W. H. MARTIN.
▲Lexington*† .. Lexington	Efird & Dorcher.
▲Manning*† .... Clarendon	W. C. Davis.
▲Marion*● ..... Marion	C. A. WOODS.
McColl*† ..... Marlboro	See Bennettsville.
▲Monks Corner*† Berkeley	See Charleston.
Mullins*† ..... Marion	See Marion.
▲Newberry*† ... Newberry	J. Y. CULBREATH.
Newry* ..... Oconee	See Walhalla.
▲Orangeburg*† Orangeb'g	JAMES F. IZLAR.
Pelzer*† ..... Anderson	See Greenville.
Pendleton*† .... Anderson	R. W. Simpson.
▲Pickens* ..... Pickens	Julius E. Boggs.
Prosperity*† .. Newberry	See Newberry.
Ridgeway*† ..... Fairfield	R. A. Means.
Rock Hill*† ..... York	W. J. CHERRY.
▲Saluda* ..... Saluda	Ramage & Gregory.
Seneca*† ..... Oconee	See Walhalla.
▲Spartanburg*† Sp'rtanb'g	JOHNSON & NASH.
▲St. George* ... Dorchester	J. Otey Reed.
St. Matthews*† Orangeb'g	See Orangeburg.
Summerville*† Dorch'ter	H. A. M. Smith.
▲Sumter*† ..... Sumter	LEE & MOISE.
Timmonsville*† Florence	See Florence.
▲Union*† ..... Union	HYDRICK & SAWYER.
Varnville*† .... Hampton	J. W. Moore.
▲Walhalla*† ..... Oconee	R. A. Thompson.
▲Walterboro*† .. Colleton	Griffin & Padgett.
Westminster*† ... Oconee	See Walhalla.
Williamston*† Anderson	See Greenville.
▲Winnsboro*† ... Fairfield	A. S. & W. D. DOUGLAS.
▲Yorkville*† ..... York	G. W. S. HART.

SOUTH DAKOTA.

Town and County.	Name.
▲Aberdeen*† ..... Brown	C. M. STEVENS.
Alcester*† ..... Union	See Elk Point.
▲Alexandria*† .... Hanson	E. E. Wagner.
Alpena*† ..... Jerauld	L. N. Loomis.
Andover*† ..... Day	See Webster.
Arlington*† .. Kingsbury	E. W. Smith.
▲Armour*† ..... Douglas	JOHN T. MATHEWS.
Artesian*† ..... Sanborn	See Woonsocket.
Aurora*† ..... Brookings	See Brookings.
▲Bangor* ..... Walworth	W. B. Green.
▲Bellefourche*† .... Butte	T. W. La Fleiche.
Beresford*† ..... Union	CHARLES W WOLBERT.
Bigstone*† ..... Grant	F. F. Moore.
Bijou Hills* ..... Brule	S. E. Wilson.
Blunt*† ..... Hughes	See Pierre.
Bowdle*† ..... Edmunds	A. F. Le Claire.
Bradley*† ..... Clark	See Clark.
Bridgewater*† . McCook	E. L. Abel.
Bristol*† ..... Day	See Webster.
▲Britton*† ..... Marshall	Byron Abbott.
▲Brookings*† .. Brookings	CHEEVER & CHEEVER.
Bryant*† ..... Hamlin	L. W. Stoeckel.
Canastota* ..... McCook	See Salem.
Canova*† ..... Miner	See Howard.
▲Canton*† ..... Lincoln	HUNDSON & FORREST.
Carthage*† ..... Miner	See Howard.
Castalia* .... Charles Mix	See Edgerton.
▲Castlewood*† .... Hamlin	Ezra Adams.
Centerville*† ..... Turner	KUNKLE & KUNKLE.
▲Chamberlain*† ..... Brule	James Brown.
▲Clark*† ..... Clark	C. G. SHERWOOD.
▲Clearlake*† ..... Deuel	T. J. LAW.
Colman*† ..... Moody	See Dell Rapids.
Columbia*† ..... Brown	I. Hunsberger.
Conde*† ..... Spink	David Robertson.
Custer*† ..... Custer	E. L. Grantham.
▲Davis*† ..... Turner	See Parker.
▲Deadwood*† . Lawrence	MARTIN & MASON.
Dell Rapids*† Minnehaha	R. W. Hobart.
Desmet*† ..... Kingsbury	CHAS. S. WHITING.
Doland*† ..... Spink	Korns & Clark.
Edgmont*† .. Fall River	T. F. McConville.
Edgerton* .... Charles Mix	G. P. HARBEN.
Egan*† ..... Moody	See Flandreau.
Elk Point*† ..... Union	H. M. Wallace.
Elkton*† ..... Brookings	Alexander & Hooker.
Emery*† ..... Hanson	See Alexandria.
Erwin*† ..... Kingsbury	A. W. Stone.
Estelline*† ..... Hamlin	M. S. Liebenstein.
Eureka*† ..... McPherson	James M. Brown.
▲Fairfax* ..... Gregory	E. M. Starcher.
Fairview*† ..... Lincoln	See Canton.
▲Faulkton*† ..... Faulk	Frank Turner.
▲Flandreau*† ..... Moody	GEORGE RICE.
▲Fort Pierre*† ..... Stanley	Homer & Stewart.
Frankfort*† ..... Spink	See Redfield.
Frederick*† ..... Brown	J. C. Simmons.
Freeman*† .. Hutchinson	See Menno.
▲Gannvalley* ..... Buffalo	H. B. Farren.
Garretson*† .. Minnehaha	Orr & Rodabaugh.
Gary*† ..... Deuel	Ashley L. Houghton.
▲Gettysburg*† ..... Potter	F. B. PATTERSON.
Groton*† ..... Brown	F. E. Campbell.
Harrison* ..... Douglas	See Armour.
Hartford*† .. Minnehaha	See Sioux Falls.
Hecla*† ..... Brown	See Aberdeen.
Hetland*† ..... Kingsbury	F. W. McGinness.
▲Highmore*† ..... Hyde	F. M. Barnes.
Hill City*† .. Pennington	See Rapid City.
Hitchcock*† ..... Beadle	E. Wilson.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Hot Springs*•† Fall River	KELLAR & KELLAR.
▲Howard*•† ..... Miner	Farmer & Farmer.
Hudson*•† ..... Lincoln	A. R. Jamison.
Hurley*•† ..... Turner	John W. Edmunds.
▲Huron*•† ..... Beadle	PYLE & TAYLOR.
▲Ipswich*•† ..... Edmunds	C. H Barron.
Irene*•† ..... Clay	See Yankton.
Iroquois*•† ... Kingsbury	C. G. Swafford.
Jefferson*•† ..... Union	See Elkpoint.
Keystone* ... Pennington	See Hill City.
Kimball*•† ..... Brule	J. B. Long.
Lake Preston*•† Kingsb'y	A. R. Abel.
Langford*•† .... Marshall	See Britton.
Leal*•† ..... Lawrence	G. B. Thompson.
Lennox*•† ..... Lincoln	See Canton.
▲Leola* ..... McPherson	See Eureka.
Lesterville*•†... Yankton	A. S. Dunning.
▲Madison*•† .. Lake	J. H. WILLIAMSON.
Mellette*•† ..... Spink	A. A. TWICHELL.
Menno*•† .... Hutchinson	W. Dimock.
▲Millbank*•† ..... Grant	GEORGE S. RIX.
▲Miller*•† ..... Hand	JOHN PUSEY.
▲Mitchell*•† ..... Davison	T. J. SPANGLER.
Montrose*•† ..... McCook	M. A. Butterfield.
▲Mound City* .... Campbell	A. Sutherland.
Mount Vernon*•†Davison	See Mitchell.
▲Oacoma* ..... Lyman	J. G. Bartlue.
Oldham*•† ..... Kingsbury	See Desmet.
▲Olivet* ..... Hutchinson	M. T. Halphide.
▲Onida* ..... Sully	J. H. Gropengiesser.
▲Parker*•† .. Turner	EDWIN L. BROWN.
Parkston*•† .. Hutchinson	John G. Hawley.
Pierpoint*•† ..... Day	See Webster.
¶▲Pierre*•† ..... Hughes	IVAN W. GOODNER.
▲Plankinton*•† ..... Aurora	S. H. Bakewell.
Platte ..... Charles Mix	G. B. HARBEN.
Pukwana*•† ..... Brule	See Chamberlain.
▲Rapid City*•†. Pennington	WOOD & BUELL.
▲Redfield*•† ..... Spink	THOMAS STERLING.
Revillo*•† ..... Grant	H. E. Jones.
▲Salem*•† ..... McCook	E. H. Wilson.
Scotland*•† .. Bon Homme	F. D. Wicks.
▲Sioux Falls*•† Minnehaha	BAILEY & VOORHEES. Attorneys for Sioux Falls National Bank, W. U. Telegraph Co., Illinois Central R. R. Co., the Burlington, Cedar Rapids & Northern Ry. Co., and R. G. Dun & Co.
Sisseton*•† ..... Roberts	R. O. Pearson.
Spearfish*•† ..... Lawrence	R. F. Crawford.
Spencer*•† ..... McCook	See Salem.
Springfield*•† Bonhomme	Wilcox & Clermont.
▲Sturgis*•† ..... Meade	CHARLES C. POLK.
Summit*•† ..... Roberts	See Wilmot.
Toronto*•† ..... Deuel	See Clear Lake.
Tripp*•† ..... Hutchinson	See Armour.
▲Tyndall*•† ... Bonhomme	W. T. Williams.
Valley Springs*•† Minn'ha	See Sioux Falls.
Verdon*•† ..... Brown	See Groton.
▲Vermillion*•† ..... Clay	J. A. COPELAND.
Viborg*•† ..... Turner	See Parker.
Vienna*•† ..... Clark	See Clark.
Volga*•† ..... Brookings	A. S. Mitchell.
Wakonda*•† ..... Clay	See Centerville.
Warner*•† ..... Brown	See Aberdeen.
▲Watertown*•†. Codington	VAN BUSKIRK MYERS.
Waubay*•† ..... Day	See Webster.
▲Webster*•† ..... Day	FRANK SEARS.
Wessington*•† ..... Beadle	F. M. Simmons.
▲Wessington Sp'gs*. Jer'ld	J. R. Francis.
▲Wheeler*.... Charles Mix	D. P. Lamb.
White*•† ..... Brookings	Charles H. Farrell.
White Lake*•† ..... Aurora	A. H. Henneous.
Whiterock*•† ..... Roberts	See Sisseton.
Whitewood*•†.. Lawrence	See Deadwood.
Willowlake*•† ..... Clark	See Clark.
▲Wilmot*•† ..... Roberts	HOWARD BABCOCK.
Wolsey*•† ..... Beadle	Chenoweth Bros.
▲Woonsocket*•†.. Sanborn	J. T. Kean.
Worthing*•† ..... Lincoln	See Canton.
▲Yankton*•† ..... Yankton	FRENCH & ORVIS.

TENNESSEE.

Town and County.	Name.
▲Alamo* ..... Crockett	Isaac K. Revelle.
Alexandria* ..... DeKalb	Dan Williams.
▲Altamont ..... Grundy	See Tracy City.
▲Ashland City* .. Cheatham	J. J. Lenox.
▲Athens*•† ..... McMinn	BURKETT & MANSFIELD.
Bellbuckle*•† .... Bedford	W. B. Bates.
Bells*•† ..... Crockett	Eugene Casey.
▲Benton* ..... Polk	B. B. C. Witt.
▲Blountville* ..... Sullivan	H. H. Smith.
▲Bolivar*•† ..... Hardeman	Wood & McNeal.
Bristol*•† ..... Sullivan	CURTIN & HAYNES.
▲Brownsville*•†. Haywood	J. W. E. MOORE.
▲Byrdstown* ..... Pickett	W. J. Chilton.
▲Camden*•† ..... Benton	S. L. Peeler.
▲Carthage*•. ..... Smith	J. M. Fisher.
▲Celina* ..... Clay	M. C. Sidwell.
▲Centerville*•†... Hickman	CLAGETT & FLOWERS.
▲Charlotte* ..... Dickson	Morris & Cook
▲Chattanooga*•†. Hamilton	COOKE, SWANEY & COOKE. Attorneys for Southern Ry. Co. Refer to any Bank in Chattanooga.
" ..... "	CHARLES W. RANKIN. Refers to any Bank in Chattanooga.
▲Clarksville*•† .... Montg'y	LEECH & SAVAGE.
▲Cleveland*•† ..... Bradley	J. C. Ramsey.
Clifton* ..... Wayne	See Waynesboro.
▲Clinton*•† ... Anderson	J. A. Fowler.
Coalcreek*•† .. Anderson	See Clinton.
Collierville*•† ..... Shelby	See Memphis.
▲Columbia*•† ..... Maury	J. C. VOORHIES
▲Cookeville* ..... Putnam	A. Algood.
▲Covington*•†..... Tipton	C. B. Simonton.
▲Crossville* ... Cumberland	Robinson, Smith & Lansden.
Cumberl'd Gap*•†Clait'ne	J. H. S. Morison.
▲Dandridge*† .... Jefferson	Eugene Holtsinger.
▲Dayton*•† ..... Rhea	B. G. McKENZIE.
▲Decatur* ..... Meigs	J. W. Lillard.
▲Decaturville* .... Decatur	J. A. England.
Decherd*•† ..... Franklin	See Winchester.
Dickson*•†..... Dickson	W. E. Cullum.
▲Dover* ..... Stewart	J. W. Stout.
▲Dresden*•† ..... Weakley	T. K. Reynolds.
▲Dunlap*•†..... Sequatchie	Stewart & Stewart.
Dyer*•† ..... Gibson	See Trenton.
▲Dyersburg*•†..... Dyer	D. B. JOHNSON.
▲Elizabethton*†..... Carter	TIPTON & MILLER.
▲Erin*•† ..... Houston	Dunbar & Hobbs.
▲Erwin* ..... Unicoi	See Johnson City.
▲Fayetteville*•† ... Lincoln	W. B. LAMB.
▲Franklin*•†... Williamson	HEARN, McCORKLE & LANE.
▲Gainesboro* ..... Jackson	J. T. & O. H. Anderson.
▲Gallatin*•† ..... Sumner	B. D. BELL.
Goodlettsville*•†Davidson	Pardue & Bass.
Gordonsville*• ..... Smith	E. M. McDonald.
▲Greeneville*•† .... Greene	Shoun & Susong.
Greenfield*•† ... Weakley	J. C James.
Halls*• ..... Lauderdale	See Dyersburg.
Harriman*•† ..... Roane	S. C. BROWN.
▲Hartsville* ..... Trousdale	J. E. Foust. Jr.
▲Henderson*•†..... Chester	T. F Stubblefield.
Humboldt*•†..... Gibson	G. W. WADE.
▲Huntingdon*•† .... Carroll	Allbritten & Maddox.
▲Huntsville* ..... Scott	J. F. Baker.
▲Jacksboro* ..... Campbell	W. R. Peters.
▲Jackson*•†..... Madison	ROBERT W. HAYNES.
▲Jamestown* ..... Fentress	CONATSER & CASE.
▲Jasper*•†..... Marion	Spears & Roberson.
Jellico*•† ..... Campbell	H. M. Goins.
JohnsonCity*•†. Washin'n	KIRKPATRICK, WILLIAMS & BOWMAN.
▲Jonesboro*•† Washington	Newton Stocker.
Kenton*•† ..... Obion	J. L. Fry.
▲Kingston*•†..... Roane	YOUNG & BREAZEALE.
▲Knoxville*•† ..... Knox	CORNICK & CORNICK. Refer to East Tennessee National Bank, City National Bank, and Union Bank.
" ..... "	GREEN & SHIELDS. Attorneys for City National Bank.
" ..... "	LUCKY, SANFORD & FOWLER. Attorneys for East Tennessee National Bank. Refer to Central Trust Co. of New York.
▲Lafayette* ..... Macon	J. S. Wootten.
▲Lawrenceburg*•†Lawr'ce	W. R. King.
▲Lebanon*•†..... Wilson	McCLAIN & McCLAIN.
Lenoir City*..... Loudon	Fox & Greer.
▲Lewisburg*•†..... Marshall	W. P. McClure.
▲Lexington*•†.. Henderson	John E. McCall.
Liberty*..... De Kalb	See Smithville.
▲Linden* ..... Perry	Fred M. Carter.
▲Livingston*..... Overton	W. H. Hussey.
▲Loudon*•† ..... Loudon	G W. Fox.
▲Lynchburg*..... Moore	Parks & Parks.
Lynnville*•†..... Giles	See Pulaski.
▲Madisonville*†.... Monroe	McCroskey & McCroskey.
▲Manchester*•† ..... Coffee	Cross & Ramsey.
Martin*•† ..... Weakley	BAWDEN & MAIDEN.
▲Maryville*•..... Blount	F. H. LAMON.
▲Maynardville* ..... Union	N. & Samuel J. Allor.
McKenzie*•† .... Carroll	See Huntingdon.
▲McMinnville*•†... Warren	LIND & HOODENPYL.
▲Memphis*•†..... Shelby	HENRY CRAFT, Equitable Bldg. Attorney for Union & Planters Bank. Refers to Mechanics National Bank, New York.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
▲Memphis *†.....Shelby (*Continued.*)	McFARLAND & NEBLETT, 22 Madison st. Attorneys for National Bank of Commerce.
" ..... "	METCALF & METCALF. Refer to any bank in Memphis.
" ..... "	WILLIAM A. PERCY, Porter Building. Attorney Memphis National Bank and Peoples Saving Bank.
" ..... "	SCRUGGS & ROSEBROUGH, Attorneys for Security Bank. Refer to any bank in the city.
" ..... "	WARINNER & WARINNER, Attorneys for First National Bank.
Milan*†.....Gibson	S. R. CLARK.
▲Morristown*†..Hamblen	SHIELDS & MOUNTCASTLE.
Mossycreek*†..Jefferson	C. T. Rankin.
▲Mountain City*..Johnson	Donnelly & Donnelly.
Mount Pleasant*†.Maury	See Columbia.
▲Murfreesboro*† Ruther'd	PALMER & RIDLEY.
¶▲Nashville*†...Davidson	MOORE & McNALLY, Cole Bldg. References—New York: Carter, Hughes & Dwight; Nashville: Union Bank & Trust Co.
Newbern*†.....Dyer	N. L. Scobly.
Newburg .....Lewis	See Columbia.
▲Newport*†..... Cocke	H. N. Cate.
Oblon*†.....Oblon	See Union City.
▲Ooltewah*†.....James	See Chattanooga.
▲Paris*†.....Henry	J. C. SWEENEY.
Petersburg*†.....Lincoln	See Fayetteville.
▲Pikeville*†.....Bledsoe	John C. Myers.
▲Pulaski*†.....Giles	Z. W. EWING.
▲Ripley*†.....Lauderdale	Thomas Steele.
Rockwood*†.....Roane	T. A. WRIGHT.
▲Rogersville*†...Hawkins	J. O. Phillips.
Rutherford*†.... Gibson	A. J. Elwie.
Rutledge*†.....Grainger	A. F. Bryan.
▲Savannah*.....Hardin	Broyles & McDougall.
▲Selmer*†.....McNairy	W. K. Abernathy.
▲Sevierville*.....Sevier	M. B. McMahon.
▲Shelbyville*†....Bedford	E. CALDWELL.
▲Smithville*.....DeKalb	R. L. Cantrell.
▲Sneedville*.....Hancock	W. B. Davis.
▲Somerville*†.....Fayette	H. C. Moorman.
South Pittsburg*†Marion	M. M. Allison.
▲Sparta*†.....White	M. A. Cummings.
▲Spencer*.....Van Buren	A. L. Hamby.
Spring City*†.....Rhea	R. C. M. Cunningham.
▲Springfield*†..Robertson	A. E. GARNER.
Sweetwater*†....Monroe	Young & Young.
▲Tazewell*.....Claiborne	H. Y. Hughes.
▲Tiptonville*.....Lake	W. W. Cochran.
Tracy City*†.....Grundy	J. B. Ferguson.
▲Trenton*†.....Gibson	DEASON, RANKIN & ELDER.
Trimble*†.....Dyer	See Newbern.
Troy*.....Oblon	J. G. Smith & Son.
Tullahoma*†.....Coffee	Davidson & Aydelott.
▲Union City*†.....Obion	L. S. PARKS.
▲Wartburg*.....Morgan	Baker & Eiseden.
Wartrace*†.....Bedford	C. S. Ivie.
Watertown*●.....Wilson	A. P. Womock.
▲Waverly*†...Humphreys	J. F. SHANNON.
▲Waynesboro*..... Wayne	John F. Morrison.
▲Winchester*†.. Franklin	EMBREY & TAYLOR.
▲Woodbury*.....Cannon	James A. Jones.

TEXAS.

Town and County.	Name.
▲Abilene*†.....Taylor	LEGETT & KIRBY.
▲Albany*†....Shackleford	MATTHEWS & BLANTON.
Alice*†.....Nueces	See Corpus Christi.
▲Alpine*†.....Brewster	L. F. Fishback.
Alvarado*†.....Johnson	I. A. Patton.
Alvin*†.....Brazoria	L. F. Fishback.
Alvord*†.....Wise	J. W. Bashaw.
▲Amarillo*†.....Potter	Plemmons & Veal.
▲Anderson*.....Grimes	Buffington & Buffington.
▲Angleton*†.....Brazoria	L. R. Bryan.
▲Anson*.....Jones	R. Colbert.
Aransas Pass*†San Pat'io	See Corpus Christi.
▲Archer City*.....Archer	T. H. Marberry.
Arlington*†.....Tarrant	J. O. W. Burney.
▲Athens*†●.....Henderson	RICHARDSON, WATKINS & MILLER.
Atlanta*†.....Cass	O'Neal & Allday.
¶▲Austin*†.....Travis	J. L. PEELER. General Attorney for over twenty-five corporations and wholesale houses.
▲Baird*†.....Callahan	O. Bowyer.
▲Ballinger*† ..... Runnels	HARRIS & SMITH.
▲Bandera*.....Bandera	J. R. Storms.
▲Barstow*†..... Ward	See Pecos.
Bartlett*†....Williamson	See Belton.
▲Bastrop*†.....Bastrop	ORGAIN & GARWOOD.
▲Batesville*.....Zavalla	See Pearsall.
▲Bay City*.....Matagorda	William E. Austin.
▲Beaumont*†....Jefferson	HARDY & HARDY.
▲Beeville*†.....Bee	J. C. CRISP.
▲Bellville*†.....Austin	Blake & Holland.
▲Belton*†.....Bell	W. S. SHIPP.
▲Benjamin*.....Knox	G. B. Landrum.
Bertram*†.....Burnet	See Burnet.
▲Bigspring*†.....Howard	S. H. MORRISON.
Blanco*.....Blanco	J. W. Baines.
Blooming Grove*†Nav'o	Callicutt & Call.
Blossom*†.....Lamar	See Paris.
▲Boerne*†.....Kendall	F. W. Schweppe.
▲Bonham*†.....Fannin	R. B. SEMPLE.
▲Boston .....Bowie	See Texarkana.
Bowie*†.....Montague	G. W. WALTHALL.
▲Brackettville*†....Kinney	W. L. CLAMP.
▲Brady*.....McCulloch	F. M. Newman.
Brandon*†.....Hill	See Hillsboro.
▲Breckenridge*..Stephens	William Veale & Son.
Bremond*†....Robertson	J. W. Woods.
▲Brenham*†..Washington	CAMPBELL & PENNINGTON.
Bridgeport*†.....Wise	See Decatur.
▲Brownsville*†...Cameron	JAMES B. WELLS.
▲Brownwood*†.....Brown	JENKINS & McCARTNEY.
▲Bryan*†.....Brazos	DOREMUS & BUTLER.
Burkeville*.....Newton	Blake & Smith.
▲Burnet*†.....Burnet	J. G. Cook.
Burton*†....Washington	J. J. McCain.
▲Caldwell*†.....Burleson	Alexander & Heslip.
Calvert*.....Robertson	Field & Taylor.
▲Cameron*†.....Milam	HEFLEY, McBRIDE & WATSON.
▲Canadian*†.....Hemphill	W. D. Fisher.
▲Canton*.....Van Zandt	Haynes & Reese.
▲Canyon*●.....Randall	See Amarillo.
▲Carrizo*†.....Zanata	See Pearsall.
▲Carrizo Springs*..Dimmit	See Pearsall.
▲Carthage*†.....Panola	Claude Pollard.
Castroville*.....Medina	See Uvalde.
▲Center*.....Shelby	I. O. B. RICHARDSON.
▲Centerville*.....Leon	Dean & Dean.
▲Channing*†.....Hartley	W. Boyce.
Chico*†.....Wise	John L. Morris.
▲Childress*†.....Childress	W. T. McConnell.
Cisco*†.....Eastland	J. J. Butts.
▲Clairemont*.....Kent	See Snyder.
▲Clarendon*†.....Donley	H. B. White.
▲Clarksville*†..Red River	Chambers & Dook.
▲Claude*†.....Armstrong	Ira Webster.
▲Cleburne*†.....Johnson	GOLDSMITH & WALKER.
Clifton*†.....Bosque	J. C. O'Bryan.
▲Coldspring*..San Jacinto	Felix G. Bryan.
▲Coleman*†....Coleman	T. R. AUSTIN.
▲Colorado*†.....Mitchell	W. B. Crockett.
Columbia*†....Brazoria	J. N. Shapard.
▲Columbus*†....Colorado	GEORGE McCORMICK.
▲Comanche*†..Comanche	L. B. Russell.
Commerce*†.....Hunt	T. W. Thompson.
▲Conroe*†...Montgomery	T. E. Humphrey.
▲Cooper*†.....Delta	L. L. Wood.
▲Corpus Christi*†.Nueces	DELMA & GIVENS.
▲Corsicana*†.... Navarro	McKIE & AUTRY.
▲Cotulla*†..... La Salle	C. H. Mayfield.
Cresson*†..... Hood	See Cleburne.
▲Crockett*†.....Houston	ADAMS & ADAMS.
▲Crowell*.....Foard	Robert Cole.
▲Cuero*†.....DeWitt	JOHN H. BAILEY.
▲Dalngerfield*†....Morris	J. M. Moore.
▲Dallas*†..... Dallas	SAMUEL A. LEAKE. Attorney for National Exchange Bank.
▲Decatur*†.....Wise	R. E. CORSWELL.
DeKalb*†.....Bowie	W. W. Dillard.
Deleon*†.....Comanche	A. R. Pool.
▲Delrio*†..... Valverde	JOSEPH JONES.
Denison*†.....Grayson	W. M. PECK.
▲Denton*†..... Denton	ALVIN C. OWSLEY.
Detroit*†.....Red River	See Clarksville.
▲Dickens*.....Dickens	See Plainview.
▲Dimmitt*..... Castro	S. Gaugh.
Dublin*†..... Erath	McCAIN & DANIELS.
▲Dumas ..... Moore	See Amarillo.
Eagelake*†.....Colorado	W. S. Strickland.
▲Eagle Pass*†.. Maverick	J. M. GOGGIN.
▲Eastland*†.....Eastland	D. G. Hunt.
▲Edna*†.....Jackson	Dobbs & McCrory.
Elcampo*†..... Wharton	W. L. Hall.
Elgin*†..... Bastrop	See Bastrop.
▲El Paso*†..... El Paso	BEALL & KEMP.
▲Emma*..... Crosby	J. WILSON BOYLE.
▲Emory*†..... Rains	W. H. Clendenin.
▲Ennis*†..... Ellis	D. F. SINGLETON.
▲Fairfield*..... Freestone	Boyd, Compton & Anderson.
Farmersville*†.... Collin	D. P. JOHNSON.
Ferris*†..... Ellis	M. McKnight.
Flatonia*†..... Fayette	Lane & Lane.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Floresville*† ..... Wilson	B. F. BALLARD.
▲Floydada* ..... Floyd	See Plainview.
Forney*† ..... Kaufman	See Terrell.
▲Fort Davis*† ... Jeff Davis	O. L. Price.
▲Fort Stockton* .... Pecos	See Pecos.
▲Fort Worth*† .... Tarrant	COWAN & BURNEY. Attorneys for American Nat. Bank.
" ..... "	WEST, SMITH & CHAPMAN. Attorneys for First National Bank.
▲Franklin*† .... Robertson	J. D. Gann.
▲Fredericksburg* Gillespie	A. O. COOLEY.
Frost*● ..... Navarro	B. H. Johnson.
▲Gail* ..... Borden	See Snyder.
▲Gainesville*† . Galveston	STUART & BELL.
▲Galveston*† ... Galveston	LEWIS FISHER. Refers to any Bank or business house in the city.
" ..... "	MANN & BAKER. Att'ys for Texas Guarantee & Trust Co.
" ..... "	SPENCER & SCOTT. Refer to Galveston National Bank or any Bank or business man in Galveston.
Ganado*† ..... Jackson	See Edna.
▲Garden City* .. Glasscock	See Midland.
Garland*† ..... Dallas	See Dallas.
▲Gatesville*† .... Coryell	J. K. Walker.
▲Georgetown*† .. Wil'son	COOPER SANSOM.
▲Giddings*† ..... Lee	J. L. Rousseau.
▲Gilmer*† ..... Upshur	Barnwell & Eberhart.
▲Glenrose* ..... Somervell	B. F. ROBERTS.
▲Goldthwaite*† ..... Mills	E. B. ANDERSON.
▲Goliad*† ..... Goliad	G. E. Pope.
▲Gonzales*† ..... Gonzales	BURGESS & HOPKINS
▲Graham*● ..... Young	Arnold & Arnold.
▲Granbury*† ..... Hood	J. J. HINER.
Grandview*† .. Johnson	F. A. Arnold.
Granger*† ... Williamson	J. W. Posey.
▲Greenville*† ..... Hunt	JOHN T. CRADDOCK.
▲Groesbeck*† .. Limestone	Farrar, Williams & Farrar.
▲Groveton*† ..... Trinity	Kenley & Stevenson.
▲Guthrie* ..... King	See Benjamin.
▲Hallettsville*† .. Lavaca	PATTON & ELLIS.
▲Hamilton*† ..... Hamilton	J. A. Eidson.
▲Hansford ..... Hansford	See Canadian.
▲Haskell* ..... Haskell	Foster & Scott.
Hearne*† ..... Robertson	Bishop & Lane.
▲Hemphill* ..... Sabine	A. D. Hamilton.
▲Hempstead*† ..... Waller	A. C. Toumpkins.
▲Henderson*† ..... Rusk	J. HARVEY TURNER.
▲Henrietta*† ..... Clay	W. G. EUSTIS.
Hico*† ..... Hamilton	D. Langford.
▲Hidalgo* ..... Hidalgo	See Rio Grande.
Higgins*† ..... Lipscomb	E. C. Gray.
▲Hillsboro*† ..... Hill	WEAR & MORROW.
Holland*† ..... Bell	See Belton.
▲Hondo*† ..... Medina	E. De Montel.
Honeygrove*† .... Fannin	G. W. Wells.
▲Houston*† ..... Harris	GOLDTHWAITE & MOODY. Attorneys for First National Bank.
" ..... "	W. C. OLIVER. Refers to First National Bank and American National Bank.
Howe*† ..... Grayson	See Sherman.
Hubbard* ..... Hill	Boyd & Frisby.
▲Huntsville*† ..... Walker	McKINNEY & HILL.
Hutto*† ..... Williamson	See Taylor.
Iowapark*† ..... Wichita	Hinton Smith.
Italy*† ..... Ellis	See Waxahachie.
Itasca*† ..... Hill	M. S. Wood.
▲Jacksboro*● ..... Jack	E. W. Nicholson.
Jacksonville*† . Cherokee	See Rusk.
▲Jasper* ..... Jasper	W. W. BLAKE.
▲Jefferson*† ..... Marion	R. R. TAYLOR.
Jewett*† ..... Leon	See Centerville.
▲Johnson City* ..... Blanco	N. T. Stubbs.
▲Junction* ..... Kimble	Horace K. Williams.
▲Karnes City*† .... Karnes	J. C. GOODE.
▲Kaufman*† .... Kaufman	JAMES YOUNG.
Kemp*● ..... Kaufman	See Kaufman.
Kerens*† ..... Navarro	See Corsicana.
▲Kerrville*† ..... Kerr	Garrett & Burney.
Killeen*† ..... Bell	See Belton.
Kosse*† ..... Limestone	See Groesbeck.
▲Kountze*† ..... Hardin	W. W. DIES.
Kyle*● ..... Hays	See San Marcos.
Ladonia*† ..... Fannin	R. M. Rowland.
▲Lagrange*† ..... Fayette	Lane & Lane.
▲Lampasas*† .... Lampasas	W. B. ABNEY.
Lancaster*† ..... Dallas	John W. George.
▲Laplata ..... Deaf Smith	C. G. Witherspoon.
Laporte*† ..... Harris	See Houston.
▲Laredo*† ..... Webb	DODD & MULLALLY.
Leander*† ... Williamson	See Georgetown.
Leonard*† ..... Fannin	Ross & Ross.
Lewisville*† ..... Denton	See Denton.
▲Liberty*† ..... Liberty	T. E. Branch.
▲Linden* ..... Cass	J. S. Mills.

Town and County.	Name.
▲Lipscomb* ..... Lipscomb	See Canadian.
▲Livingston*† ..... Polk	Hill & Hill.
▲Llano*† ..... Llano	J. H. McLean.
▲Lockhart*† ..... Caldwell	J. J. SHEPPARD.
▲Longview*† ..... Gregg	Turner & McHaney.
Lorena*† ..... McLennan	See Waco.
Lott*† ..... Falls	George A. Hodges.
▲Lubbock* ..... Lubbock	See Plainview.
▲Lufkin*† ..... Angelina	Mantooth & Townsend.
Luling*† ..... Caldwell	H. B. Story.
▲Madisonville* .... Madison	Dean & Dean.
Manor*† ..... Travis	James M. Harris.
Mansfield*● ..... Tarrant	W. O. House.
Marble Falls*† ... Burnet	See Burnet.
▲Marfa*† ..... Presidio	H. H. Kilpatrick.
▲Marlin*† ..... Falls	MARTIN & EDDINS.
▲Marshall*† ..... Harrison	T. P. Young.
▲Mason*† ..... Mason	Runge & Crawford.
▲Matador* ..... Motley	See Plainview.
McGregor*† .. McLennan	W. C. O'Bryan.
▲McKinney*† ..... Collin	JENKINS & McCLELLAN.
▲Memphis*† ..... Hall	C. R. Brice.
▲Menardville* ..... Menard	L. W. Ainsworth.
▲Meridian*† ..... Bosque	Robertson & Robertson.
Merkel*† ..... Taylor	See Abilene.
Mesquite*† ..... Dallas	See Dallas.
Mexia*† ..... Limestone	W. E. Doyle.
▲Miami*† ..... Roberts	C COFFEE.
▲Midland*† ..... Midland	R. H. Zane.
Midlothian*† ..... Ellis	J. H. Peebles.
Milford*† ..... Ellis	H. N. C. Davis.
Mineola*† ..... Wood	Cate & Bruce.
Mineralwells *†P'loPinto	Albert Stevenson.
▲Mobeetie* ..... Wheeler	See Amarillo.
▲Montague* ..... Montague	G. W. ALLCORN.
Moody*† ..... McLennan	John S. Patterson.
Morgan*† ..... Bosque	See Meridian.
Moulton*† ..... Lavaca	See Flatonia.
Mount Calm*† ..... Hill	See Hillsboro.
▲Mt. Pleasant*† ..... Titus	S. P. Pounders.
▲Mt. Vernon*† ... Franklin	R. E. Dorenport.
▲Nacogdoches*† Na'doch's	J. C. HARRIS.
Naples*† ..... Morris	See Daingerfield.
Navasota*† ..... Grimes	G. W. L. CARR.
New Boston*† .... Bowie	R. M. Hubbard.
▲New Braunfels*† . Comal	F. J. MAIER.
▲Newton* ..... Newton	Cheatham & Syler.
Nocona*† ..... Montague	W. D. Hagler.
▲Oakville* ..... Live Oak	F. H. Church.
▲Ochiltree ..... Ochiltree	See Higgins.
▲Odessa*† ..... Ector	See Midland.
Omaha*† ..... Morris	See Daingerfield.
▲Orange*† ..... Orange	HOLLAND, LINK & HOLLAND
Overton*† ..... Rusk	See Henderson.
▲Ozona* ..... Crockett	S. D. Foote.
▲Paducah* ..... Cottle	See Quanah.
▲Paintrock* ..... Concho	Garland & Montgomery.
▲Palestine*† .... Anderson	B H. GARDNER.
▲Palopinto*† .... Palo Pinto	H. E. Bradford, Jr.
▲Panhandle*† ..... Carson	See Amarillo.
▲Paris*† ..... Lamar	ALLEN & DOHONEY.
Parnell ..... Roberts	See Canadian.
▲Pearsall*† ..... Frio	R. W. Hudson.
▲Pecos*† ..... Reeves	T. J. Hefner.
Pilotpoint*† .... Denton	John Collier.
▲Pittsburg*† ..... Camp	W. R. HEATH.
▲Plainview* ..... Hale	L. S. Kinder.
Plano*† ..... Collin	R. T. Shelton.
▲Pleasanton* .... Atascosa	G. M. Martin.
Port Arthur*† . Jefferson	J. WILLIAMS.
▲Port Lavaca*† . Calhoun	W. Wilson.
▲Quanah*† ..... Hardeman	M. M. HANKINS.
▲Quitman* ..... Wood	V. B. Harris.
▲Rayner* ..... Stonewall	See Anson.
▲Refugio* ..... Refugio	See Victoria.
▲Richmond*† .. Fort Bend	D. R. Pearson.
▲Rio Grande*† ..... Starr	MONROE & SEABURY.
▲Robert Lee* ..... Coke	W. C. Merchant.
▲Roby* ..... Fisher	Crane & Yantis.
Rockdale*† ..... Milam	N. H. Tracy.
Rockisland*† ... Colorado	See Weimar.
▲Rockport*† ..... Aransas	E. A. Stevens.
▲Rocksprings* ... Edwards	Samuel Hough.
▲Rockwall*† .... Rockwall	W. B. Wade.
Rodgers*† ..... Bell	See Belton.
Rosebud*† ..... Falls	George W. Riddle.
Roundrock*† .. W'l'mson	R. R. Hyland.
Royse City* .... Rockwall	See Greenville.
Runge*† ..... Karnes	E. G. Gillett.
▲Rusk*† ..... Cherokee	E. C. DICKINSON.
Saint Jo*† ..... Montague	H. W. Hunt
▲San Angelo*† Tom Green	J. T. THOMSON.
▲San Antonio*† ..... Bexar	BALL & FULLER. Attorneys for Frost National Bank. Refer to Chemical Nat. Bank, N. Y., G. A. Baker, President; Continental Nat. Bk., St. Louis, and First Nat. Bank, Kansas City.

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Town and County.	Name.
▲San Antonio*•†.....Bexar (*Continued.*)	DENMAN, FRANKLIN & McGOWN, Attorneys San Antonio National Bank and Lockwood National Bank.
▲San Diego*•† .....Duval	FRANK FUILLE.
Sanger*•† .....Denton	See Denton.
▲San Marcos*•†.....Hays	W. G. Barber.
▲San Saba*† ..... San Saba	JOHN T. WALTERS.
Santa Anna*•†.. Coleman	L. V. Stockard.
Schulenburg*•† .. Fayette	See La Grange.
▲Seguin*•†.....Guadalupe	J. B. Dibrell.
▲Seymour*•†.....Baylor	Britain & Glasgow.
▲Sherman*•† .....Grayson	C. L. GALLOWAY & H. B. HEFLIN.
▲Sherwood* .....Irion	See San Angelo.
Shiner*•† .....Lavaca	Leonard & Gray.
▲Silverton* .....Briscoe	See Clarendon.
▲Sinton*•†..... San Patricio	See Corpus Christi.
Smithville*•† .... Bastrop	S. L. Staples.
▲Snyder* .....Scurry	C. C. Johnson.
▲Sonora* .....Sutton	S. G. Taylde.
Stamford.....Jones	G. M SCARBOROUGH.
▲Stanton*•† .....Martin	See Midland.
▲Stephenville*•† .... Erath	Martin & George.
▲Sterling City* .....Sterling	W. F. Kellis.
Stockdale*•† ..... Wilson	G. M. Clifton.
Strawn*•† .....Palo Pinto	See Mineral Wells.
▲Sulphur Syrings*•†H'pk's	CROSBY & DINSMORE.
▲Sweet Water*•† .....Nolan	E. P. Woodruff.
▲Tascosa*.....Oldham	See Amarillo.
Taylor*•† .... Williamson	FRANCIS HORACE WELCH.
Temple*•† .....Bell	BANKS & COCHRAN.
Terrell*•† .....Kaufman	William H. Allen.
Texarkana*•† .....Bowie	WEBBER & WEBBER.
▲Texline*•† .....Dallam	See Clayton, N. M.
Thornton*•†...Limestone	Lamar Smith.
▲Throckmorton* Throck'n	W. T. Andrews.
▲Tilden* .....McMullen	Kuykendall & Dilworth.
Timpson*•† .....Shelby	See Center.
▲Tulia* .....Swisher	See Plainview.
▲Tyler*•† .....Smith	CAIN & KNOX.
▲Uvalde*•† .....Uvalde	GARNER & LOVE.
Van Alstyne*•† ..Grayson	E. J. Humphreys.
Velasco*•† .....Brazoria	Lewis R. Bryan.
▲Vernon*•† .....Wilbarger	Bonner & Mason.
▲Victoria*•† ..... Victoria	C. F. CARSNER.
▲Waco*•† .....McLennan	L. W. CAMPBELL. Refers to Texas Central Railroad Co. and First Nat. Bank.
" ..... "	J. R. DOWNS. Attorney for Provident National Bank.
Waller*•† .....Waller	H. Paul George.
▲Wallisville* .....Chambers	See Liberty.
▲Waxahachie*•† ..... Ellis	TEMPLETON & HARDING.
▲Weatherford*•† . Parker	J. M. RICHARDS.
Weimar*•† .....Colorado	B. Jannon.
▲Wellingt'n*Collingsworth	See Memphis.
West*•† .....McLennan	E. Bodell.
▲Wharton*•† .....Wharton	G. P. DOUGHERTY.
Whitesboro*•†...Grayson	J. K. Jamison.
Whitewright*•† .Grayson	W. S. Vernon.
Whitney*•†..... Hill	W. T. Moore.
Whitt* ..... Parker	See Weatherford.
▲Wichita Falls*•† . Wichita	MONTGOMERY & HUGHES.
Willspoint*•†..Van Zandt	W. B. Wynne.
Winnsboro*•† .....Wood	Howell & Nabors.
▲Woodville*•† ..... Tyler	J. A. Mooney.
Worthan*•†...Freestone	See Mexia.
Wolfe City*•† ..... Hunt	J. W. Hopkins.
Wylie*•† ..... Collin	See Plano.
Yoakum*•† .....DeWitt	THOMAS SMOOT.
Yorktown*•† .....DeWitt	See Cuero.

UTAH.

Town and County.	Name.
American Fork*•† ..Utah	See Provo City.
Ashley ..... Uinta	See Vernal.
▲Beaver*•† ..... Beaver	W. F. Knox.
▲Brigham*•† ..... Boxelder	R. H. JONES.
▲Castledale* ..... Emery	See Provo City.
▲Coalville*•† ..... Summit	See Park City.
Corinne*•† .....Boxelder	H. L. Steed.
Eureka*•† .....Juab	B. N. C. Stott.
▲Farmington*•† .....Davis	Wilson & Willey.
▲Fillmore*† .....Millard	J. A. Melville.
▲Heber* .....Wasatch	A. C. HATCH.
▲Junction* .....Pinte	See Beaver.
Kanab*† .....Kane	J. F. Brown.
Kaysville*† ..... Davis	Thomas H. Phillips.
Lehi City*•† .....Utah	P. Evans.
▲Loa* .....Wayne	See Beaver.
▲Logan*•† .....Cache	P. E. KEELER.
▲Manti*•† .....Sanpete	WM. D. LIVINGSTON.
Mercur*•† ..... Tooele	See Tooele.
▲Moab* .....Grand	J. N. Corbin.
▲Monticello* .....San Juan	See Dolores, Colo.
▲Morgan*•† .....Morgan	Samuel Francis.
Mt. Pleasant*•†...Sanpete	Ferdinand Ericksen.
▲Nephi*•† ..... Juab	F. W. Chappell.
▲Ogden*•† ..... Weber	N. J. HARRIS.
▲Panguitch*•† .....Garfield	W. P. Sargent.
Park City*•† .....Summit	D. C. McLAUGHLIN.
▲Parowan*•† ..... Iron	See Panguitch.
Payson*•† ..... Utah	J. E. Page.
▲Price*•† ..... Carbon	See Provo City.
▲Provo City*•† ..... Utah	SAMUEL A. KING.
▲Randolph* ..... Rich	See Logan.
▲Richfield*•† .....Sevier	I. J. STEWART.
¶▲Salt Lake City*•†Salt L'e	THOMAS F. BARBEE. Reference, without permission, Hon. Wm. G. Ewing, Chicago, Ill.
" ..... "	BOOTE, LEE & RITCHIE. Refer to National Bank of the Republic.
" ..... "	GEORGE L. NYE. Refers to Bank of Commerce.
" ..... "	STEPHENS & SMITH. Refer to any bank in Salt Lake City.
Spanish Fork*•†.....Utah	See Provo City.
Springville*•† ..... Utah	See Provo City.
▲St. George*†.Washington	D. H. MORRIS.
▲Tooele* ..... Tooele	H. B. Gowans.

VERMONT.

Town and County.	Name.
Alburg*•† .....Grand Isle	J. P. Ladd.
Arlington*•† .Bennington	O. M. Barber.
Bakersfield* .....Franklin	H. F. Brigham.
Barnet*•† .....Caledonia	C. A. Horsford.
Barre*•† .....Washington	GEORGE A. BRIGHAM.
Barton*•† ..... Orleans	T. W. Baldwin.
BartonLanding*•†Orleans	B. F. D. Carpenter.
Bellows Falls*•†Windham	Levant M. Read.
Belvidere*.....Lamoille	See Hyde Park.
▲Bennington*•†Benningt'n	Barber & Darling.
Bethel*•† ..... Windsor	W. B. C. Stickney.
Bradford*•† ..... Orange	John B. Peckett, Jr.
Braintree* ..... Orange	See Chelsea.
Brandon*•† ..... Rutland	W. A. ATWELL.
Brattleboro*•† . Windham	WATERMAN & MARTIN.
Bristol*† .....Addison	W. W. Rider.
Burke.....Caledonia	See St. Johnsbury.
▲Burlington*•†.Chittenden	J. H. MACOMBER.
Cambridge*•†... Lamoille	See Hyde Park.
Canaan*•† .....Essex	See Colebrook, N. H.
Castleton*•† .....Rutland	HENRY L. CLARK.
Cavendish*•† .... Windsor	See Ludlow.
Charleston.....Orleans	See Island Pond.
▲Chelsea* .....Orange	Darling & Darling.
Chester*•† ..... Windsor	George L. Fletcher.
Colchester*•† Chittenden	See Burlington.
Concord..... Essex	See St. Johnsbury.
Craftsberry* ..... Orleans	See Hyde Park.
Danville*•† .... Caledonia	See St. Johnsbury.
Derby* ..... Orleans	J. G. Foster.
Derby Line*•†.... Orleans	See Newport.
East Burke* ... Caledonia	C. T. A. Humphrey.
Eden* .....Lamoille	See Hyde Park.
Elmore.....Lamoille	See Hyde Park.
EnosburgFlls*•†Franklin	E. McFeeters.
Essex Jct.*•† .Chittenden	See Burlington.
Fairfield*•† .....Franklin	Isaac N. Chase.
Fair Haven*•†... Rutland	R. C. Abell.
Felchville* ..... Windsor	See Ludlow.
▲Guildhall† ..... Essex	See St. Johnsbury.
Hardwick*•†... Caledonia	MELVIN G. MORSE.
Hartford*•† ..... Windsor	Samuel E. Pingree.
Highgate*•† ..... Franklin	C. G. Austin.
▲Hyde Park*•† .....Lamoille	F. H. McFARLAND.
Irasburg*† ..... Orleans	W. D. Tyler.
Island Pond*•† ..... Essex	George N. Dale.
Jamaica*•† .... Windham	See Brattleboro.
Jay ..... Orleans	See North Troy.
Jericho*•†.... Chittenden	See Burlington.
Johnson*•† .... Lamoille	B. A. Hunt.
Leicester Jct.*•†.Addison	See Middlebury.
Lowell* ..... Orleans	See Hyde Park.
Ludlow*•† ..... Windsor	Sargent & Stickney.
Lunenburg*•† ..... Essex	See St. Johnsbury.
Lyndon*•† .....Caledonia	J. T. Gleason.
Lyndonville*•†. Caledonia	E. J. Bodwell.
▲Manchester*•†Benningt'n	H. K. Fowler.
Manchester Cen.*•† Bent'n	Fowler, Son & Co.
▲Middlebury*•† .... Addison	BUTTON & BUTTON.
Middletown Spr'gs*Rutld	See Rutland.
Milton*•† .....Chittendon	See Burlington
¶▲Montpelier*•† Wash'ton	T. J. DEAVITT.
Morrisville*•† ...Lamoille	Powers & Cheney.
▲Newfane*•† .... Windham	See Brattleboro.
▲Newport*•† ..... Orleans	JOHN YOUNG.
N. Bennington*•†B'ngton	Franklin Scott.

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Town and County.	Name.
Northfield*† Washington	Frank M. Plumly.
▲North Hero* ..Grand Isle	See St. Albans.
NorthPownal*†Ben'gton	T. E. Brownell.
North Troy*†....Orleans	O. S. Annis.
Norwich*†.....Windsor	J. T. Morrison.
Orwell* .....Addison	See Brandon.
Pittsford*†.....Rutland	See Rutland.
Plainfield*†..Washington	O. L. Hoyt.
Poultney*†.....Rutland	Beaman & Platt.
Proctor*†.....Rutland	F. C. Partridge.
Proctorsville*† Windsor	S. E. Emery.
Randolph*†.....Orange	J. D. Dennison.
Randolph Centre* Orange	See Randolph.
Readsboro*† Bennington	Faxon L. Bowen.
Richford*†.....Franklin	POWELL & POWELL.
Rockingham.. Windham	See Bellows Falls.
Roxbury*†..Washington	See Northfield.
Royalton*†.....Windsor	R. C. Dennison.
▲Rutland*†.....Rutland	JOEL C. BAKER.
South Royalton*† Windsor	Tarbell & Whitham.
Springfield*†.... Windsor	A. M. Allbe.
▲St. Albans*†.....Franklin	HOGAN & HOGAN.
▲St. Johnsbury*†.Caled'n	Wendell P. Stafford.
Stowe*† .....Lamoille	Geo. Wilkins.
Strafford*†.....Orange	See Chelsea.
Swanton*†.....Franklin	D. G. Freeman.
Troy* .....Orleans	See North Troy.
Underhill*† .Chittenden	J. J. Monahan.
Vergennes*†.....Addison	Frank L. Fish.
Waitsfield* ..Washington	See Montpelier
Waterbury*† Washingt'n	W. P. Dillingham.
Waterville* .....Lamoille	See Hyde Park.
Wells River*†.....Orange	Smith & Sloane.
Westfield* .....Orleans	See North Troy.
West Randolph...Orange	See Randolph.
White River Jc*†Wi'ds'r	Wm. Batchelder.
Whittingham*† Windham	See Wilmington.
Wilmington*†.Windham	O. E. Butterfield.
Windsor*†.....Windsor	J. C. Enright.
Winooski*† .Chittenden	See Burlington.
Wolcott*† .....Lamoille	See Hyde Park.
▲Woodstock*† ..Windsor	W. E. JOHNSON.

VIRGINIA.

Town and County.	Name.
▲Abingdon*†.Washington	FULKERSON, PAGE & HART.
▲Accomac* .....Accomac	Thomas W. Russell.
Alexandria*† Alexandria	ANTHONY W. ARMSTRONG.
▲Amelia*†.....Amelia	Southall & Farrar.
▲Amherst*†.....Amherst	C. L. Scott.
Appomattox*†App'm'tox	W. C. Franklin.
Arrington*†.....Nelson	Brown & Loving.
Ashland*† .....Hanover	STONEWALL J. DOSWELL.
Aylett*.....King William	Wm. R. Aylett.
Basic City*†.....Augusta	See Staunton.
Beaver Dam*†...Hanover	S. Carter Redd.
▲Bedford City*†...Bedford	BURKE & KEMP.
Belmont ....Spottsylvania	Lee J. Graves.
Berkley*† .....Norfolk	G. D. PARKER.
▲Berryville*†.....Clarke	A. Moore, Jr.
Big Stone Gap*†.....Wise	Ayers & Ayers
Blacksburg*†...Montgo'ry	W. Dunlap.
Blackstone*†...Nottoway	W. H. Mann.
▲Bland*.....Bland	F. Kegley.
▲Bowling Green*.Caroline	A. B. Chandler.
▲Boydton*†.Mecklenburg	Faulkner & Thorp.
Brentsville*P'nce William	See Manassas.
Bridgewater*†Rock'g'm	See Harrisonburg.
Bristol*† .....Washington	See Bristol, Tenn
Buchanan*†...Botetourt	H. A. Latane.
▲Buckingham* Buck'gh'm	W. M. Cabell.
Buenavista*†Rockbridge	C. B. GUYER.
Burkeville*†...Nottoway	See Crewe.
Cape Charles*†North'ton	John T. Daniel.
▲Charles City .Charles City	D. G. Tyler.
▲Charlottesville*†.Albe'le	MICAJAH WOODS.
Chase City*†Mecklenb'rg	W. H. Smith.
▲Chatham*†...Pittsylvania	See Danville.
▲Chesterfield*.Chesterfield	P. V. Cogbill.
Chincoteague Isl*Acco'ac	See Accomac.
▲Christiansburg*†.Montg'y	PLEGAR & JOHNSON.
Claremont*†..... Surry	See Surry.
Clarksville*†Mecklenb'g	Henry Wood, Jr.
Cliftonforge*†Allegheny	George F. Anderson.
▲Clintwood*..... Dickinson	COLUMBUS PHIPPS.
Colon'l B'ch*Westmorel'd	See Montross.
Comorn*.....King George	J. E. Mason.
▲Courtland*†Southampt'n	Prince & McLemore.
▲Covington*†... Alleghany	R. L. PARRISH.
Crewe*†..... Nottoway	W. H. Maun
▲Culpeper*†..... Culpeper	Rixey & Barbour.
▲Cumberland*†Cumberl'd	A. B. Armstrong.
Cumnor...King and Queen	Pollard & Pollard.
Danville*†...Pittsylvania	HENRY R. MILLER.
▲Denbigh*.....Warwick	See Newport News.
▲Dinwiddie..... Dinwiddie	See Petersburg.
Drakes Branch*†Charl'te	See Smithville.
Dumfries..Prince William	See Manassas.
E. Radf'rd*†Montgomery	See Christiansburg.
▲Eastville*†. Northampton	O. F. Mears.
Edenburg*...Shenandoah	See Woodstock.
▲Emporia*† . Greenesville	W. S. Goodwyn.
▲Fairfax*†..... Fairfax	MOORE & KEITH.
▲Farmville*†PrinceEdw'd	WATKINS & WATKINS.
▲Fincastle*..... Botetourt	E. V. Bariey.
▲Floyd*..... Floyd	James L. Tompkins.
Franklin*† .Southampton	J. C. Parker.
Fredericksb'rg*†Spotts'a	Thomas P. Wallace.
▲Front Royal*†....Warren	O'Flaherty & Fulton.
▲Gate City*†.....Scott	ROBERT R. KANE.
Glade Spring*†Washin'n	A. L. Robinson.
▲Gloucester*...Gloucester	W. C. L. Taliaferro.
▲Goochland*... Goochland	A. K. Leake.
Gordonsville*†...Orange	Phillip Barbour.
Graham*† .....Tazewell	J. W. Hicks.
▲Grundy*.....Buchanan	Finney & Stinson.
Haguet.... Westmoreland	R. H. Beale.
▲Hampton*†Elizab'th City	S. GORDON CUMMING.
▲Hanover*†..... Hanover	G. P. Haw.
▲Harrisonburg*† Ro'gh'm	A. K. Leake.
Hay M'ket*†P'nce Wil'am	GRATTAN & GRATTAN.
▲Heathsville*N'thumberl'd	See Manassas.
▲Hillsville*..... Carroll	A. S. Rice.
▲Houston*†..... Halifax	W. D. Tompkins.
▲Independence*...Grayson	William Leigh.
▲Isle of Wight.Isle of Wight	J. D. Perkins.
▲Jonesville*..... Lee	See Smithfield.
Keysville*†..... Charlotte	L. T. HYATT.
▲King and Queen* King and Queen	A. L. Van Ness.
▲King George*King George	Pollard & Pollard.
▲King William*Ki'g Wil'am	See Fredericksburg.
▲Lancaster*..... Lancaster	H. I. Lewis.
▲Lawrenceville*†Bruns'ck	S. P. Gresham & Son.
▲Lebanon*.....Russell	R. Turnbull.
▲Leesburg*†.....Loudoun	H. A. Routh.
▲Lexington*†.Rockbridge	EDWIN E. GARRETT.
▲Louisa*†.....Louisa	D. E. MOORE.
▲Lovingston*.....Nelson	R. L. Gordon, Jr.
▲Lunenburg*...Lunenburg	S. B. Whitehead.
▲Luray*†.....Page	I. B. Bell.
Lynchburg*†... Campbell	WALTON & BRO.
▲Madison*.....Madison	KIRKPATRICK & HOWARD.
Manassas*†Prince Wil'm	Hay & Jeffries.
Manchester*†Chesterf'd	Sinclair & Lion.
▲Marion*†..... Smyth	C. L. Page.
▲Martinsville*†....Henry	JAMES WHITE SHEFFEY.
▲Mathews*..... Mathews	Hairston & Gravely.
Middleburg*.... Loudoun	J. B. Donavan.
Millenbeck*.....Lancaster	See Leesburg.
▲Monterey* .....Highland	See Lancaster.
▲Montross*.Westmoreland	Charles P. Jones.
Mt.Jackson*†Shenand'ah	R. J. Washington.
Newbern*.....Pulaski	L. Triplett, Jr.
▲New Castle*†.....Craig	I. H. Larew.
▲New Kent.....New Kent	P. V. Jones.
New Market*†Shenandoah	M. H. Barnes.
Newport News*†Warw'k	Bennick & Price.
Norfolk*†..... Norfolk	NELMS & WISE.
▲Nottoway*†...Nottoway	GARNETT & GARNETT. Refer to Norfolk National Bank.
Occoquan*Prince William	W. H. Mann.
Old Point Comfort† Elizabeth City	See Manassas.
Onancock* .....Accomac	See Hampton.
▲Orange*†..... Orange	T. B. Quinby.
▲Palmyra*.....Fluvanna	James W. Morton.
PamplinCity*†Appom't'x	W. B. Pettit.
Parksley*† .... Accomac	W. C. Franklin.
▲Pearisburg*†.....†.. Giles	See Onancock.
Pennington Gap*†....Lee	Henson & Mason.
Petersburg*†. Dinwiddie	E. W. Pennington.
Phœbus*†.Elizabeth City	HAMILTON & MANN. Attorneys for Petersburg Savings and Insurance Co.
Pocahontas*† ..Tazewell	See Hampton.
▲Portsmouth*†...Norfolk	W. W. French.
▲Powhatan*†...Powhatan	ALEXANDER E. WARNER.
▲PrinceGeorge*P'nceG'rge	T. M. Miller.
▲PrincessAnne*Prin.Anne	J. J. Cocke.
▲Pulaski City*†.... Pulaski	W. J. Whitehurst.
Radford*†. Montgomery	WYSOR & GARDNER.
Richlands*† .... Tazewell	R. L. Gardner.
¶▲Richmond*†... Henrico	H. C. Anderson.
" ..... "	JAMES LEWIS ANDERSON. Refers to Planters National Bank; State Bank of Virginia, and John L. Williams & Son, bankers.
" ..... "	JAMES ALSTON CABELL. Refers to Richmond Trust & Safe Deposit Co.
" ..... "	STONEWALL J. DOSWELL. Refers to Nat'l Bank of Va., and City Bank.
" ..... "	HENRY R. MILLER. Practice in State and Federal Courts.
" ..... "	HILL MONTAGUE. Refers to State Bank of Virginia, and Citizens Exchange Bank.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
¶▲Richmond *•†...Henrico (*Continued.*)	HENRY R. & JNO. GARLAND POLLARD. Refer to State Bank and City Bank.
Roanoke*•†.....Roanoke	S. HAMILTON GRAVES.
▲Rockymount*•†. Franklin	L. W. Anderson.
Rural Retreat*•†...Wythe	See Wytheville.
▲Rustburg*•†.... Campbell	Frank Nelson.
▲Salem*•†.....Roanoke	L. C. HANSBROUGH.
▲Saluda*..... Middlesex	W. W. Woodward.
Scottsville*•†... Albemarle	Thomas S. Martin.
Smithfield*. Isle of Wight	R. S. Thomas.
▲Smithville*..... Charlotte	D. Q. Eggleston.
South Boston*•†..Halifax	Joseph Stebbins, Jr.
▲Spottsylvania* Sp'tsylv'a	A. B. Rawlings.
▲Stafford*..... Stafford	C. A. Bryan.
▲Stanardsville*.....Greene	J. S. Chapman.
▲Staunton*•†.....Augusta	PATRICK & GORDON.
Strasburg*•†.Shenandoah	Stickley & Stickley.
▲Stuart*•†.....Patrick	P. Bouldin.
▲Suffolk*•†.... Nansemond	E. E. HOLLAND.
Sulphur Mines.....Louisa	See Louisa.
▲Surry*†.....Surry	W. B. Clarke.
▲Sussex .....Sussex	Cocke & Son.
▲Tappahannock* ...Essex	Ware & Carter.
▲Tazewell*•† .....Tazewell	CHAPMAN & GILLESPIE.
Tunstall*•† .....Newkent	R. T. Gregory.
Upperville* .....Fauquier	See Warrenton.
VirginiaBeach*•†Pr.Anne	See Norfolk.
▲Warm Springs*†.....Bath	John W. Stephenson.
▲Warrenton*•†...Fauquier	C. M. White.
▲Warsaw*..... Richmond	W. A. Jones.
▲Washington*Rapp'han'ck	J. F. Strother.
Waverly*•†.....Sussex	J. F. West.
Waynesboro*•†...Augusta	See Staunton.
▲W. Appomattox*Appo'tox	See Lynchburg.
West Point*•†.K. William	Kelley & Edwards.
Wilburn .....Lunenburg	I. B. Bell.
▲Williamsburg*•† Ja'es C'y	N. L. Henley.
▲Winchester*•†. Frederick	BARTON & BOYD.
Wingina*•†.....Nelson	See Lovingston.
▲Wise*†..... Wise	O. M. Vicars.
▲Woodstock*•† Shenand'h	Walton & Walton.
▲Wytheville*•† .....Wythe	E. LEE TRINKLE.
▲Yorktown*.....York	See Williamsburg.

WASHINGTON.

Town and County.	Name.
Aberdeen*•† ..... Chehalis	Irwin & Bridges.
Anacortes*•†.....Skagit	H. D. Allison.
▲Asotin*†.....Asotin	George W. Bailey.
Ballard*•† ..... King	See Seattle.
Blaine*•† .....Whatcom	N. A. Cornish.
Castlerock*•†.....Cowlitz	G. W. Rowan.
▲Cathlamet* . Wahkiakum	J. B. Polwarth.
Centralia*•† .....Lewis	J. R. BUXTON.
▲Chehalis*•† ..... Lewis	J. E. WILLIS.
Chelan* ..... Chelan	See Waterville.
Cheney*•† .....Spokane	John I. Melville.
▲Colfax*•† .....Whitman	C. M. WYMAN.
Colton*•† ..... Whitman	See Colfax.
▲Colville*•†.....Stevens	C. A. Mantz.
▲Conconully* ...Okanogan	A. W. Barry.
▲Coupeville* .....Island	See Port Townsend.
▲Davenport*•† .....Lincoln	H. A. P. Meyers.
▲Dayton*•† .....Columbia	EDMISTON & MILLER.
Elberton*•† .....Whitman	See Colfax.
▲Ellensburg*•† ....Kittitas	KAUFFMAN & FROST.
Elma*•† .....Chehalis	E. L. Minard.
▲Everett*•† .....Snohomish	BLACK & EDWARDS.
Fairhaven*•†...Whatcom	Kerr & McCord.
Farmington*•† . Whitman	See Colfax.
▲Friday Harbor*†San Juan	J. A. Gould.
Garfield*•†.....Whitman	R. W. Roberts.
▲Goldendale* ....Klickitat	C. H. Spalding.
Hamilton*•† .....Skagit	L. E. Shrauger.
Harrington*•†.....Lincoln	See Davenport.
Hoquiam*• .....Chehalis	C. W. Hodgdon.
Issaquah*•† .....King	See Seattle.
▲Kalama*•†.....Cowlitz	S. M. Heath.
Kelso*•†.....Cowlitz	J. F. Van Name.
Kettle Falls* .....Stevens	See Colville.
Laconner*†.....Skagit	J. L. Corrigan.
Latah*•† .....Spokane	John L. Dirks.
Marysville*•† .Snohomish	See Everett.
▲Montesano*•†....Chehalis	Lewis B. Bignold.
▲Mt. Vernon*•†.....Skagit	H. A. McLEAN.
Northport*•†..... Stevens	D. H. Carey.
▲North Yakima*•† Yakima	WHITSON & PARKER.
Oakesdale*•† ....Whitman	R. H. HUTCHINSON.
¶▲Olympia*•†....Thurston	G. C. ISRAEL.
Orting*•†.....Pierce	See Tacoma.
Palouse*•†.....Whitman	A. A. Wilson.
▲Pasco*.....Franklin	R. Olney.
▲Pomeroy*•† .....Garfield	S. G. Cosgrove.
▲Port Angeles*•†..Clallam	GEORGE C. HATCH.
▲Port Orchard*.....Kitsap	J. B. Yakey.
▲Port Townsend*•† Jeffe'n	W. W. FELGER.
Pullman*•† .....Whitman	W. H. Harvey.
Puyallup*•† .....Pierce	H. G. Rowland.
Reardan*•† .....Lincoln	See Davenport.
Republic* ..... Stevens	MORRIS & SMITH.
▲Ritzville*•†.....Adams	W. W. ZENT.
Rockford*•† .... Spokane	A. K. Clark.
Rosalia*•† .....Whitman	See Oakesdale.
▲Seattle*•†.....King	BALLINGER, RONALD & BATTLE. Attorneys for Scandinavian-American Bank.
" ..... "	BYERS & BYERS. References: Any bank in Seattle.
" ..... "	CAMPBELL & DE FILLIPPO. Refer to National Bank of Commerce.
" ..... "	GRAY & TAIT. Mercantile Law, Collections, and Depositions.
" ..... "	W. D. LAMBUTH. Reference: Any Seattle bank.
" ..... "	PRESTON, CARR & GILMAN. Attorneys for Puget Sound National Bank and Seattle National Bank.
Sedroo*•†.....Skagi	J. Henry Smith.
▲Shelton....*•..... Mason	S. P. Richardson.
▲Skamokawa* Wahkiakum	F. M. SWEET.
Snohomish*•† Snohomish	J. W. Miller.
▲South Bend*•†.....Pacific	HEWEN & STRATTON.
▲Spokane*•†..... Spokane	BELDEN & BELDEN. Refer to R. G. Dun & Co., and Exchange National Bank.
" ..... "	CROW & WILLIAMS. References: Vermont Loan & Trust Co. and Exchange National Bank, Spokane; Eastern Banking Co. and James W. Tufts, Boston, Mass.
" ..... "	H. L. KENNAN. Ex-Probate Judge. References if desired.
" ..... "	MARK F. MENDENHALL. Attorney for John W. Graham & Co., Spokane. Refers to Spokane & Eastern Trust Co. and Old National Bank.
▲Stevenson*.....Skamania	C. F. Moore.
▲Tacoma*•†.....Pierce	F. S. BLATTNER. Refers to any bank in Tacoma.
" ..... "	WM. H. PRATT. Attorney for Scandinavian-American Bank.
" ..... "	REMINGTON & REYNOLDS. Refer to any bank in Tacoma.
Tekoa*•†.....Whitman	George N. Smith.
Uniontown*•†.. Whitman	See Lewiston, Idaho.
▲Vancouver*†.....Clarke	W. B. DANIELS.
Waitsburg*•† Walla Walla	See Walla Walla.
▼Walla Walla*•† W'la W'la	T. P. & C. C. GOSE.
Waterville*..... Douglas	W. A. Reneau.
▲Wenatchee*•†..... Chelan	Kirk & Whited.
▲Whatcom*•† ....Whatcom	O. P. BROWN.
▲Wilbur*•†.....Lincoln	Myers & Warren.

WEST VIRGINIA.

Town and County.	Name.
▲Addison*.....Webster	THURMOND & WOODDELL.
Alderson*•†..... Monroe	See Union.
Amos* ..... Marion	See Mannington.
Barboursville*•†... Cabell	Peyton & Donahue.
▲Beckley*•..... Raleigh	John W. McCreery.
Belington*•..... Barbour	See Philippi.
Benwood*•†..... Marshall	See Wheeling.
▲Berkeley Sp'gs*•† Morgan	J. HAMMOND SILER.
Beverly*•.....Randolph	E. D. Talbott.
Bluefield*•†..... Mercer	HERBERT B. RAWES.
Bramwell*•†..... Mercer	E. C. MARSHALL.
▲Buckhannon*•†...Upshur	G. M. FLEMING.
Cairo*•†..... Ritchie	J. Newman.
Cameron*•†..... Marshall	J. W. Yoho.
Ceredo*•†..... Wayne	See Huntington.
¶▲Charleston*•†. Kanawha	BROWN, JACKSON & KNIGHT. Attorneys for Kanawha Valley Bank.
" ..... "	MOLLOHAN, McCLINTIC & MATHEWS. Attorneys for Citizens National Bank.
▲Charlestown*•†..Jefferson	JOSEPH TRAPNELL.
▲Clarksburg*•†... Harrison	DAVIS & DAVIS.
▲Clay*..... Clay	Henry B. Davenport.
Davis*•† ..... Tucker	C. O. Stricby.
▲Elizabeth*•..... Wirt	Beard & Copin.
Elkhorn*•†.....McDowell	See Welch.
Elkins*•†..... Randolph	C. H. Daily.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital

Town and County.	Name.
▲Fairmont*✠ ..... Marion	E. F. HARTLEY
▲Fayetteville* ..... Fayette	E. L. NUCKOLLS.
▲Franklin* ..... Pendleton	D. W. McClung.
▲Glenville* ..... Gilmer	Linn, Withers & Bonner.
Gormania*● ..... Grant	See Petersburg.
▲Grafton*✠ ..... Taylor	JOHN L. HECHMER.
▲Grantsville* ..... Calhoun	S. P. BELL.
Guyandotte*● ..... Cabell	See Huntington.
▲Hamlin* ..... Lincoln	D. E. Wilkinson.
Harper's Ferry*✠ .. Jefferson	F. W. Brown.
▲Harrisville* ..... Ritchie	J. W. Fidler.
Hendricks*✠ ..... Tucker	See Parsons.
▲Hinton*✠ ..... Summers	MILLER & READ.
Hunterasville* . Pocahontas	H .S. Rucker.
▲Huntington*✠ ..... Cabell	HARVEY, WYATT & HUTCHINSON. Attorneys for First National Bank.
" ..... "	SIMMS & ENSLOW. Counsel for Chesapeake & Ohio Ry. Co. and The Huntington National Bank.
Jackson ..... Jackson	See Ripley.
Kenova*✠ ..... Wayne	H. C. Duncan, Jr.
▲Keyser*✠ ..... Mineral	W. C. CLAYTON.
Keystone*✠ ... McDowell	See Bluefield.
▲Kingwood* ..... Preston	P. J. Crogan.
▲Lewisburg*† . Greenbrier	H. L. VAN SICKLER.
▲Logan* ..... Logan	J. B. Wilkinson.
▲Madison* ..... Boone	F. C. Leftwich.
Mannington*✠ .... Marion	C. A. Snodgrass.
▲Marlinton* ... Pocahontas	L. M. McCLINTIC.
▲Martinsburg*✠ . Berkeley	FLICK, WESTENHAVER & BAKER.
▲Middlebourne* ..... Tyler	Boreman & Carter.
Montgomery*✠ .. Fayette	See Fayetteville.
▲Moorefield* ..... Hardy	Benjamin Dailey.
▲Morgant'n*✠. Monongalia	COX & BAKER
▲Moundsville*✠ .. Marshall	Meighen & Oldham.
▲New Cumberland*✠ Han'k	J. R. Donnahoo.
▲New Martinsville*✠ W'tz'l	Hall & Hall.
▲Oceana* ..... Wyoming	Edward Sarver.
▲Parkersburg*✠ .... Wood	MERRICK & SMITH. Attorneys for Second National and Parkersburg National banks.
▲Parsons*● ..... Tucker	W. B. Maxwell.
Pennsboro*✠ ..... Ritchie	M. K. Duty.
▲Petersburg* ..... Grant	Reynolds & Forman.
▲Philippi*✠ ..... Barbour	Dayton & Dayton.
Piedmont*✠ ..... Mineral	TAYLOR & MORRISON.
▲Point Pleasant*✠.. Mason	J. S. Spencer.
▲Princeton* ..... Mercer	HERBERT B. HAWES.
Pruntytown* ..... Taylor	See Grafton.
Ravenswood*✠ ... Jackson	N. C. Prickett.
▲Ripley*● ..... Jackson	WARREN MILLER.
▲Romney*● ..... Hampshire	JOHN J. CORNWELL.
Ronceverte*✠ Greenbrier	Price & McWhorton.
Salem*✠ ..... Harrison	See Clarksburg.
Shepherdstown*✠ Jef's'n	G. M. Beltzhoover.
Shinnston*✠ .... Harrison	George F. Randall.
Sistersville*✠ ..... Tyler	J. H. McCoy.
Smithfield† ..... Wetzel	O. P. McIntyre.
▲Spencer*● ..... Roane	WALTER PENDLETON.
St. Albans*✠ .... Kanawha	J. B. Whittington.
St. George* ..... Tucker	See Parsons.
▲St. Marys*✠ .... Pleasants	A. M. Campbell.
▲Summersville* .. Nicholas	T. B. Horan.
▲Sutton*✠ ..... Braxton	B. P. & V. B. HALL.
Terra Alta*✠ .... Preston	O. C. Crane.
Thomas*✠ ..... Tucker	See Parsons.
▲Union* ..... Monroe	LOGAN & PATTON.
▲Wayne*✠ ..... Wayne	Chapman Adkins.
Webster*● ..... Taylor	W. M. Werkman.
▲Welch*✠ ..... McDowell	Rucker, Keller & Hamill.
▲Wellsburg*✠ ..... Brooke	JOHN C. PALMER, SR.
▲Weston*✠ ..... Lewis	Lewis Bennett.
▲West Union*✠ Doddridge	J. V. Blair.
▲Wheeling*✠ ..... Ohio	ATKINSON & FLICK. Long Dis. Telephone 317. Refer to any bank in Wheeling.
" ..... "	JAMES W. EWING. Refers to the National Exchange Bank and Bank of Wheeling.
▲Williamson*✠ ..... Mingo	Sheppard & Goodykoontz.
▲Winfield* ..... Putnam	A. S. Alexander.

WISCONSIN.

Town and County.	Name.
Ahnapee ..... Kewaunee	See Algoma.
Albany*✠ ..... Green	V. S. Kidd.
Algoma*† ..... Kewaunee	M. T. Parker.
▲Alma*✠ ..... Buffalo	Robert Lees.
Amery*✠ ..... Polk	W. T. Kennedy.
Amherst*✠ ..... Portage	A. J. Smith.
▲Antigo*✠ ..... Langlade	FINUCANE & CONWAY.
▲Appleton*✠ ... Outagamie	EDWARD G. JONES.
▲Arcadia*✠ .. Trempealeau	RICHMOND & RICHMOND.
Arena*✠ ..... Iowa	W. M. Abbott.
Argyle*✠ ..... Lafayette	See Darlington.
▲Ashland*✠ ..... Ashland	DILLON & COLIGNON.
Augusta*✠ .... Eau Claire	E. M. Bradford.
Baldwin*✠ ..... St. Croix	Henry Anderson.
Bangor*✠ ..... LaCrosse	See LaCrosse.
▲Baraboo*✠ ..... Sauk	GROTOPHORST. EVANS & THOMAS
Barneveld*† ..... Iowa	See Dodgeville.
▲Barron*✠ ..... Barron	Coe Bros.
Bayfield*✠ ..... Bayfield	W. W. Downs.
Beaverdam*✠ .... Dodge	M. H. UMBREIT.
Belmont*✠ .... Lafayette	See Benton.
Beloit*✠ ..... Rock	F. CLEARY.
Benton*✠ ..... Lafayette	See Darlington.
Berlin*✠ ..... Green Lake	PERRY NISKERN.
Black Earth*✠ ..... Dane	See Madison.
▲Black Riv. Falls*✠ Jack'n	G. M. PERRY.
Blair*✠ ..... Trempealeau	See Arcadia.
Blanchardville*✠ LaFay'e	Morrison & Chandler.
Bloomer*✠ ..... Chippewa	Henry Lebris, Jr.
Bloomington* ..... Grant	P. Bartley.
Boscobel*✠ ..... Grant	WILLIAM E. HOWE.
Brandon*✠ .. Fond du Lac	David Whitton.
Brillion*✠ ..... Calumet	S. H. Barnard.
Brodhead*✠ ..... Green	Burr Spragus.
Burlington*✠ ..... Racine	E. E. MILLS.
Butternut*✠ ..... Ashland	Foster & Marr.
Cadott*✠ ..... Chippewa	F. E. Watson.
Cambria*✠ ..... Columbia	See Portage.
Cambridge* ..... Dane	See Madison.
Cashton*✠ ..... Monroe	See Viroqua.
Cassville*✠ ..... Grant	D. W. Clark.
Cedarburg*✠ ..... Ozaukee	J. F. Trottman.
Centralia*✠ ..... Wood	H. WIPPERMAN.
▲Chilton*✠ ..... Calumet	J. E. McMullen.
▲Chippewa Falls*✠ Chip'wa	D. BUCHANAN, JR.
Clinton*✠ ..... Rock	See Beloit.
Clintonville*✠ .. Waupaca	F. M. Guernsey.
Colfax*✠ ..... Dunn	See Menomonie.
Columbus*✠ .... Columbia	W. C. Leitsch.
▲Crandon* ..... Forest	Samuel Shaw.
Cuba*✠ ..... Grant	S. E. Smalley.
Cumberland*✠ .... Barron	H. S. Comstock.
Darien*✠ ..... Walworth	See Elkhorn.
▲Darlington*✠ .. Lafayette	ORTON & OSBORN.
▲Dartford *●... Green Lake	J. C. McConnell.
Deerfield*✠ ..... Dane	See Madison.
Delavan*✠ ..... Walworth	D. B. Barnes.
Depere*✠ ..... Brown	JOHN SMITH.
▲Dodgeville*✠ ..... Iowa	A. JENKS.
Dorchester*✠ ..... Clark	See Marshfield.
▲Durand*✠ ..... Pepin	W. E. Plummer.
▲Eagle River*✠ ..... Vilas	Colman & Colman.
East Troy* .... Walworth	See Elkhorn.
▲Eau Claire*✠ .. Eau Claire	A. H. SHOEMAKER.
Edgerton*✠ ..... Rock	J. P. Towne.
Edmund*✠ ..... Iowa	See Dodgeville.
▲Elkhorn*✠ .... Walworth	LYON & NORTON.
▲Ellsworth*✠ ..... Pierce	A. Combacker.
Elroy*✠ ..... Juneau	A. H. Smith.
Evansville*✠ ..... Rock	F. L. Jaynes.
Fennimore*✠ ..... Grant	W. E. Cushrop.
▲Florence*✠ ..... Florence	Max Sells.
▲Fond du Lac*✠ Fond du L'c	GIFFIN & SUTHERLAND.
Ft. Atkinson*✠ Jefferson	A. M. WEBB.
Ft. Howard*✠ ..... Brown	Sheridan & Evans.
Fountain City*✠ .. Buffalo	Martin Fugina.
Foxlake*✠ ..... Dodge	F. Hamilton & Son.
▲Friendship* ..... Adams	J. B. Keyes.
Galesville*✠ Trempealeau	See Arcadia.
Glenwood*✠ .... St. Croix	See New Richmond.
Glidden*✠ ..... Ashland	See Ashland.
▲Grand Rapids*✠ .... Wood	H. WIPPERMAN.
▲Grantsburg*✠ .... Burnett	S. F. Grover.
▲Green Bay*✠ ..... Brown	SUFFEL & KITTELL.
Greenwood*● ..... Clark	See Marshfield.
Hammond*✠ .... St. Croix	See Baldwin.
Hancock*✠ ..... Waushara	See Plainfield.
Hartford*✠ .. Washington	H. K. Butterfield.
Hartland*✠ .... Waukesha	H. W. Goodwin.
▲Hayward*✠ ..... Sawyer	J. F. Riordon.
Hillsboro* ..... Vernon	Smith & Webster.
Horicon*† ..... Dodge	J. E. Sawyer.
Hortonville*✠ Outagamie	See New London.
▲Hudson*✠ ..... St. Croix	BAKER & HAVEN.
▲Hurley*✠ ..... Iron	A. L. Ruggles.
Independence*✠ Tr'mp'lu	See Arcadia.
Iola*● ..... Waupaca	H. J. Siverson.
Iron River*✠ .... Bayfield	T. B. Walsh.
▲Janesville*✠ ..... Rock	FETHERS, JEFFRIS & MOUAT
▲Jefferson*✠ ..... Jefferson	R. B. KIRKLAND.
Johnson Creek*✠ . Jeff's'n	See Watertown.
▲Juneau*✠ ..... Dodge	George W. Sloan.
Kaukauna*✠ .. Outagamie	John Bruemmer.
▲Kenosha*✠ .... Kenosha	ALBERT E. BUCKMASTER.
▲Kewaunee*✠ . Kewaunee	JOHN WATTAWA.
Kiel*✠ ..... Manitowoc	See Chilton.
Kilbourn*✠ .... Columbia	Thomas B. Coon.
▲La Crosse*✠ .... La Crosse	MILLER & WOLFE.
Lafarge*● ..... Vernon	See Viroqua.
Lake Geneva*✠ Walworth	CHARLES S. FRENCH.
Lakemills*✠ .. Jefferson	C. S. GREENWOOD.

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▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Lake Nebagamon*†D'glas	See Superior.
▲Lancaster*†.....Grant	H. BUCKNER.
Linden* .....Iowa	See Dodgeville.
Lodi*† .....Columbia	S. H. Watson.
Loyal*.....Clark	D. V. Richardson.
¶▲Madison*†* ..... Dane	OLIN & BUTLER.
Maiden Rock*† .... Pierce	A. Cook.
Manawa*†.....Waupaca	C. D. McFarland.
▲Manitowoc*†.Manitowoc	SEDGWICK, SEDGWICK & SCHMIDT.
▲Marinette*†* ...Marinette	J. B. FAIRCHILD.
Marion*†*.....Waupaca	J. H. SPENGLER.
Markesan*†..Green Lake	G. T. Thorne.
Marshfield*†*..... Wood	W. A. & E. C. PORS.
▲Mauston*†* .....Juneau	H. W. Barney.
Mayville†*† .....Dodge	Lamoreux & Husting.
Mazomanie*†.....Dane	See Madison.
▲Medford*†* .....Taylor	Clinton Textor.
Melrose* .....Jackson	J. M. Hutchins.
Menasha*†*...Winnebago	J. C. KERWIN.
▲Menomonie*†* .....Dunn	C. E. FREEMAN.
▲Merrill*†*.....Lincoln	CURTIS & REID.
Merrillan*†* .....Jackson	Homer C. Clark.
Milton*†* ..... Rock	E. P. Clarke.
Milton Junction*†* .Rock	Will H Gates.
▲Milwaukee*†*.Milwaukee	BLOODGOOD, KEMPER & BLOODGOOD. Refer to Wisconsin and Marine Nat. Banks.
" ..... "	FISH, CARY, UPHAM & BLACK. Attorneys for Marshall & Ilsley Bank, and refer to any bank or firm in Milwaukee.
" ..... "	HARING & FROST, 45-46 Sentinel Building. Refer to Marshall & Ilsley Bank, and Milwaukee business houses, and Reid, Murdoch & Co., and The John V. Farwell Co., Chicago.
" ..... "	NATHAN PERELES & SONS. Established 1857. Refer to any Bank here or J. P. Morgan & Co., N. Y.
" ..... "	SYLVESTER, SCHEIBER & ORTH. References: First National Bank; Wisconsin National Bank.
" ..... "	WINKLER, FLANDERS, SMITH, BOTTUM & VILAS. Attorneys for Wisconsin National Bank, The Edward P. Allis Co., and Pabst Brew'g Co.
Mineralpoint*†*.....Iowa	SPENSLEY & McILHON.
Minocqua*†*.....Vilas	See Rhinelander.
Mondovi*†* .....Buffalo	L. G. Gilman.
▲Monroe*†*.....Green	P. J. CLAWSON.
▲Montello*†*.....Marquette	John Barry.
Montfort*†* .....Grant	See Lancaster.
Monticello*†* .....Green	See Brodhead.
Mount Horeb*†* .....Dane	See Madison.
Mukwonago*†*Waukesha	Ferd. R. Smith.
Muscoda*†*.....Grant	J. M. Cubela.
Necedah*†*.....Juneau	Charles E. Babcock.
Neenah*†* .....Winnebago	J. C. KERWIN.
▲Neillsville*†*..... Clark	CHARLES F. GROW.
New Glarus*†*..... Green	T. C. Hefty.
New Lisbon*†*.....Juneau	J. J. Hughes.
New London*†*.Waupaca	OLIVER H. DAY.
New Richmond*†*St.Cr'ix	Hawkins & Hughes.
No. La Crosse†La Crosse	See La Crosse.
Oakfield*†*..Fond du Lac	See Fond du Lac.
Oconomowoc*†*Wauk'ha	O. F. Jones.
▲Oconto*†*.....Oconto	W. H. Webster.
Omro*†*..... Winnebago	Bert. Coffman.
▲Osceola*†*..... Polk	Charles H. Oakey.
▲Oshkosh*†* .. Winnebago	DAVIDSON & WILDE.
Osseo*†*.....Trempealeau	See Augusta.
Palmyra*†*.....Jefferson	J. H. Piper.
Patchigrove*.....Grant	Frank Kolb.
▲Phillips*†* .....Price	M. BARRY.
Plainfield*†*.... Waushara	Angels & Corrigan.
Platteville*†*.....Grant	J. W. Murphy.
Plymouth*†* ..Sheboygan	M. C. MEAD.
▲Portage*†*.....Columbia	R. S. BAKER.
▲Port Washington*†*Ozauk	W. M. Foster.
Poynette*†*..... Columbia	See Portage.
▲PrairieduChein*†*Crawf'd	Thomas & Fuller.
Prairie du Sac*†*.....Sauk	J. S. Tripp.
Prescott*†*.....Pierce	J. S. White.
Princeton*†*. Green Lake	F. E. Clark.
▲Racine*†*..... Racine	PALMER & GITTINGS.
Randolph*†*..... Dodge	R. D. Calkins.
Readstown*†*..... Vernon	See Viroqua.
Reedsburg*†*.....Sauk	JAMES A. STONE.
Reeseville*†*.....Dodge	Edward J. Devney.
Rewey*†*..... Iowa	See Mineral Point.
▲Rhinelander*†* ... Oneida	PAUL BROWNE.
Rice Lake*†*..... Barron	K. E. RASMUSSEN.
▲RichlandCenter*†*Richl'd	L. H. BANCROFT.
Ripon*†*.....Fond du Lac	ROY REED.
River Falls*†*..... Pierce	F. M. White.
Sauk City*†*.....Sauk	I. B. Quimby.
Seymour*†*...Outagamie	F. M. Wilcox.
Sharon*†*..... Walworth	See Elkhorn.
▲Shawano*†*..... Shawano	M. A. Wallrich.
▲Sheboygan*†*.Sheboygan	EDWARD VOIGT.
Sheboygan Falls*†*Sh'gan	See Sheboygan.
▲Shell Lake*†*..Washburn	L. H. Mead.
Shullsburg*†*.. Lafayette	J. B. Simpson.
SoldiersGrove*†*Crawford	Thomas & Peterson.
South Milwaukee*†*Mil'e	J. G. Davies.
▲Sparta*†*..... Monroe	MORROW & MASTERS.
Springgreen*†*..... Sauk	T. W. King.
Springvalley*†*.....Pierce	See Ellsworth.
Stanley*†*.....Chippewa	C. B. Culbertson.
St. Croix Falls*†*.... Polk	MONS P. JERDEE.
▲Stevens Point*†*.Portage	McFARLAND, HANNA & MIVIAT.
Stoughton*†*.....Dane	J. M. Clancey.
▲Sturgeon Bay*†*.... Door	R. P. CODY.
Sun Prairie*†* ..... Dane	Thomas C. Hayden.
▲Superior*†*.....Douglas	GEORGE B. HUDNALL.
Thorp*†* .....Clark	George B. Parkhill.
Tomah*†*.....Monroe	W. B. Naylor, Jr.
Tomahawk*†* .....Lincoln	A. H. Woodworth.
Two Rivers*†*Manitowoc	See Manitowoc.
Unionglove*†*.... Racine	Waller & Gittings.
Viola*..... Richland	See Richland Center.
▲Viroqua*†*.....Vernon	SMITH & GRIFFIN.
▲Washburn*†*.....Bayfield	E. C. ALVORD.
Waterloo*†*.... Jefferson	H. T. AMES.
Watertown*†* . Jefferson	WM. H. WOODARD.
▲Waukesha*†*.. Waukesha	V. H. TICHENOR.
▲Waupaca*†*.... Waupaca	IRVING P. LORD.
Waupun*†*..Fond du Lac	C. E. Hooker.
▲Wausau*†*..... Marathon	RYAN, RILEY & JONES.
▲Wautoma*..... Waushara	Angels & Corrigan.
▲Westbend*†*.Washington	BARNEY & KUECHENMEISTER.
Westby*†* .....Vernon	See Viroqua.
Westfield*†*....Marquette	See Portage.
West Salem*†*.La Crosse	See La Crosse.
West Superior*†*Douglas	S. N. DICKINSON. References: Any bank or business house in Superior.
Weyauwega*†*..Waupaca	A. S. Hutchinson.
▲Whitehall*†*Tr'mpealeau	See Arcadia.
Whitewater*†*.Walworth	JAMES G. KESTOL.
Wilton*†*.....Monroe	See Sparta.
Winneconne*†* Win'bago	J. D. Rush.
Wittenberg*†*.. Shawano	Goodrick & Goodrick.
Wonewoc*†*.....Juneau	A. Carter.

WYOMING.

Town and County.	Name.
▲Basin.....Bighorn	JOHN P. ARNOTT.
▲Buffalo*†.....Johnson	PARMELEE & HILL.
Carbon*†* .....Carbon	See Rawlins.
▲Casper*†*..... Natrona	E. D. Norton.
¶▲Cheyenne*†*... Laramie	JOHN W. LACEY. Attorney for and refers to Stock Growers Nat. and First Nat. banks.
" ..... "	E. W. MANN. In general practice. Collections promptly attended to.
▲Douglas*†*.....Converse	Charles F. Maurer.
▲Evanston*†*..... Uinta	HAMM & ARNOLD.
▲Green River*†*Sw'twater	See Rock Springs.
Kemmerer*†*.....Uinta	H. E. CHRISTMAS.
▲Lander*†*..... Fremont	James S. Vidal.
▲Laramie*†*..... Albany	JOHN H. SYMONS.
Lusk*†*..... Converse	D. E. Goddard.
▲Newcastle*†*..... Weston	David A. Fakler.
▲Rawlins*†*..... Carbon	CHATTERTON & COOLIDGE.
Rock Springs*†*Sw'tw'r	T. S. TALIAFERRO, JR.
Saratoga*†*..... Carbon	J. J. Brown.
▲Sheridan*†*.....Sheridan	E. E. LONABAUGH.
▲Sundance*..... Crook	H. A. ALDEN.
Thermopolis*....Fremont	See Basin.
Wheatland*†* ... Laramie	See Cheyenne.

BRITISH COLUMBIA.

Town and County.	Name.
Ainsworth*†* ..Kootenay	See Nelson.
Ashcroft.....Yale	Dennis Murphy.
Atlin.....	J. Gordon Hunter.
Balfour†.....Kootenay	See Nelson.
Bennett.....Vancouver	See Vancouver.
Chilliwack*... Chilliwack	See New Westminster.
Cranbrook†...Kootenay	Ross & Herchimer.
Fernie*.....Kootenay	See Nelson.
Ft. Steele*†.....Kootenay	J. A. Harvey.
Golden*†*Yale & Caraboo	See Revelstoke.
Grand Forks*.....Yale	HANNINGTON & MORRISON
Greenwood*.....Yale	I. H. Hallett.
Kamloops*†*.....Yale	W. H. Whittaker.
Kaslo*†*.....Kootenay	McAnn & Mackay.
Nakusp*†*.....Kootenay	See Nelson.

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Town and County.	Name.
Nanaimo*†.....Nanaimo	BARKER & POTTS.
Nelson*†.....Kootenay	R. W. HANNINGTON.
New Denver*† Kootenay	R. B. Kerr.
New Westminster*† New Westminster	W. MYERS GRAY.
Pilot Bay*..... Kootenay	See Nelson
Revelstoke*† . Kootenay	G. L. McCarter.
Robson*†..... Kootenay	See Nelson.
Rossland*†.... Kootenay	DALY & HAMILTON.
Salmon..... Kootenay	See Nelson.
Sandon*†..... Kootenay	Frank L. Christie.
Slocan ..... Kootenay	F. S. Andrews.
Trail*†.....Kootenay	See Nelson.
Vancouver*† New Westminster	WILSON, SENKLER & BLOOMFIELD. Solicitors for Bank of Montreal.
Vernon*†.....Yale	FRED BILLINGS.
Victoria*†.....Victoria	McPHILLIPS, WOOTTON & BARNARD.
Ymir*†..... Kootenay	John F. Burne.

MANITOBA.

Altona*†..... Lisgar	See Winnipeg.
Birtle*†..... Marquette	Mickle & Tingley.
Boissevain*† Turtle Mt'n	Norman P. Buckingham.
Brandon*†..... Brandon	COLDWELL & COLEMAN.
Carberry*†..... Norfolk	G. Barrett.
Carman*†..... ..Lisgar	F. A. Brown.
Cartwright*†.....Lisgar	See Pilot Mound.
Crystal City*†....Lisgar	See Winnipeg.
Cypress River*† Macd'ld	C. E. Bastin.
Dauphin*†.....Marquette	A. E. Wilkes.
Deloraine*†. Turtle Mt'n	J. A. Mather.
Emerson*† ..Provencher	D. Forrester.
Gladstone*†..Macdonald	D. Smith.
Glenboro*†..Macdonald	F. H. Mitchell.
Gretna*†..... ....Lisgar	Harvey T. Maulson.
Hamiota*† .... Marquette	M. B. Jackson.
Hartney*†.....Selkirk	G. St. J. Hallen.
Holland*†.... Macdonald	H. L. Riscon.
Killarney*†.....Lisgar	A. G. Hay.
Manitou*†..... Dufferin	W. F. Ellis.
McGregor*†.....Norfolk	See Carberry.
Melita*†..... Brandon	J. L. Crerar.
Miami*†.....Lisgar	F. A. Brown.
Minnedosa*†..Marquette	R. Hill Myers.
Morden*†..... Lisgar	H. L. Lemon.
Morris*†.... Provencher	See Emerson.
Neepawa*†...Macdonald	Howden & Howden.
Oak Lake*†..... Brandon	See Brandon.
Pilot Mound*†.Macd'n'ld	W. A. Donald.
Plum Coulee*†....Lisgar	See Winnipeg.
Portage la Prairie*† Macdonald	D. A. Macdonald.
Rapid City*† . Marquette	R. A. Nelles.
Russell*† .....Marquette	See Rapid City.
Selkirk*†.....Selkirk	John O'Reilly.
Shoal Lake*†.Marquette	James MacDonald.
Souris*†..... Brandon	J. A. Taylor.
Stonewall*†.....Selkirk	See Winnipeg.
St. Pierre .....Carillon	See Winnipeg.
Treherne*†..... Norfolk	See Winnipeg.
Virden*†..... Brandon	Goulter & Singer.
Wawanesa*†.... Brandon	J. H. Ingram.
Winkler.....Lisgar	See Winnipeg.
Winnipeg*† ...Winnipeg	TUPPER, PHIPPEN & TUPPER. Solicitors for The Bank of Montreal, The Bank of British North America, and The Merchants Bank of Canada.

MIQUELON.

St. Pierre.....	Send to Bank.

NEW BRUNSWICK.

Bathurst*† .... Gloucester	Gilbert & Gilbert.
Campbellton*†..Rest'che	Murray & McLatchy.
Chatham*†.Northumb'd	Warren C. Winslow.
Dorchester*† Westmor'd	M. G. Teed.
Edmundston*†..Victoria	John M. Stevens.
Fredericton*†.....York	ARTHUR R. SLIPP.
Grand Falls*†.. Victoria	See Edmundston.
Hartland*†..... Carleton	See Woodstock.
Hillsboro*†..... Albert	See Moncton.
Kingston*† .....Kent	See St. John.
Moncton*† Westmorel'd	R. W. HEWSON.
New Castle*† .N'thuml'd	E. P. WILLISTON.
Sackville*†. Westmorel'd	POWELL, BENNETT & HARRISON.
Shediac*† Westmoreland	W. A. Russell.
St. Andrews*†.Charlotte	F. H. Grimmer.
St. John*†.....St. John	ALEXANDER P. BARNHILL.
St. Stephen*†..Charlotte	J. G. Stevens, Jr.
Sussex*† .....Kings	White, Allison & King.
Woodstock*†...Carleton	D. McLEOD VINCE.

NEWFOUNDLAND.

Harbor Grace	See St. Johns.
St. Johns	CHARLES H. HUTCHINGS.

NORTHWEST TERRITORIES.

Battleford*† ....Sas'k'h'n	See Prince Albert.
Calgary*†.....Alberta	J. A. BANGS.
Dawson City.....Alberta	C. N. Woodworth.
Edmonton*†AlbertaDist.	BECK & EMERY.
Ft.Qu'Appelle† Assinib'ia	See Regina.
Grenfell*† .....Assiniboia	W. Peel.
Indian Head*† Assiniboia	T. W. Jackson.
Lethbridge*†.....Alberta	C. I. P. Conybeare.
McLeod*† ..... Alberta	Haultain & Mackenzie.
Medicine Hat*†Assinib'a	C. R. Mitchell.
Moose Jaw*† Assiniboia	William Grayson.
Moosomin*†...Assiniboia	White, Elwood & Gwillen.
Pincher Creek*† Alberta	See McLeod.
Prince Albert*†... Sas'h'n	James McKay.
Qu Appelle*...Assiniboia	A. D. Dickson.
Qu Appelle Stn*†Assin'ia	A. D. Dickson.
Regina*† .....Assiniboia	FORD JONES.
So.Edmonton*.. Alberta	A. C. Rutherford.
Wapella*† ....Assiniboia	See Regina.
Whitewood*† Assiniboia	See Regina.
Wolseley*† ...Assiniboia	Leon Thomson.
Yorkton*†....Assiniboia	W. R. PARSONS.

NOVA SCOTIA.

Acadia Mines*†.Colch'ter	See Truro.
Amherst*†..Cumberland	TOWNSEND & ROGERS.
Annapolis*† .. Annapolis	Fred W. Harris.
Antigonish*† Antigonish	J. A. WALL.
Barrington*†.. Shelburne	See Shelburne.
BarringtonPassage,Shelb.	See Shelburne.
Bear River*†..... Digby	Jones & Nichols.
Berwick*†..... Kings	See Kentville.
Bridgetown*† .Annapolis	O. T. Daniels.
Bridgewater*†.Lunenb'g	H. T. Ross.
Canning*† ..... Kings	See Kentville.
Canso*†..... Guysboro	See Guysborough.
Clarke's Harbor*Shelb'ne	See Shelburne.
Dartmouth*†.... Halifax	See Halifax.
Digby*†..... Digby	T. C. Shreve.
Glace Bay†..Cape Breton	Chisholm & Crowe.
Guysborough*†..Guys'ro'	Joseph A. Fulton.
Halifax*† ..... Halifax	ALFRED WHITMAN.
Kentville*† ..... Kings	W. P. Shaffner.
Lawrencetown*†.Halifax	See Annapolis.
Liverpool*† ..... Queens	John George Pyke.
Lockeport*†...Shelburne	See Shelburne.
Londonderry*†Colchester	See Truro.
Lunenburg*† .Lunenburg	Charles W. Lane.
Mabou..... Inverness	See Port Hood.
Maitland*†..... Hants	See Truro.
Middleton*†...Annapolis	W. G. Parsons.
New Glasgow*†.. Pictou	Fraser, Jennison & Graham.
North Sydney*†C.Breton	Murray & MacKenzie.
Oxford*† ...Cumberland	C. H. Onley.
Parrsboro*† Cumberland	H. W. McKenna.
Pictou*† ..... Pictou	E. M. MAC DONALD.
PortHawkesb'y*†Invern's	George O. Forsyth.
Port Hood*† ...Inverness	Samuel Macdonnell.
Shelburne*†....Shelburne	John Hood.
Sherbrooke*†.. Guysboro	See Guysborough.
Shubenacadie*† ...Hants	A. Kirkpatrick.
Springhill*●..Cumberland	A. W. Foster.
Stellarton*†..... Pictou	See Pictou.
St. Peter's*† .. Richmond	See Port Hawkesbury.
Sydney*† ...Cape Breton	WM. A. G. HILL.
Truro*†..... Colchester	Hugh MacKenzie.
Westville*† ..... Pictou	See Pictou.
Weymouth*†..... Digby	J. A. Grierson.
Windsor*† ..... Hants	E. J. MORSE.
Wolfville*†..... Kings	E. Sidney Crawley.
Yarmouth*▲● Yarmouth	SANFORD H. PELTON, K. C.

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ONTARIO.

Town and County	Name.
Acton*† .....Halton	W. A. McLean.
Ailsa Craig*†..Middlesex	See St. Marys.
Alexandria*† .Glengarry	A. L. Smith.
Alliston*† ..... Simcoe	Fisher & Bell.
Almonte*† ..... Lanark	Greig & Jamieson.
Alvinston*† ... Lambton	Hannah & Burnham.
Amherstburg*†.....Essex	F. A. Hough.
Arkona*† .....Lambton	See Watford.
Arnprior*†..... Renfrew	Dulmage & Burwash.
Arthur*†.....Wellington	M. M. McMartin.
Athens*†.....Leeds	W. A. Lewis.
Atwood*†..... Perth	See Listowel.
Aurora*† ..... York	T. H. Lennox.
Avonmore*†.. Stormont	See Cornwall.
Aylmer*† .....Elgin	Miller & Backhouse.
Ayr*† ..... Waterloo	See Galt.
Barrie*†.....Simcoe	McCARTHY, PEPLER & McCARTHY.
Beamsville*†.... Lincoln	See Hamilton.
Beaverton*†.....Ontario	T. Earnest Godson.
Beeton*† ..... Simcoe	See Alliston.
Belleville*†..... Hastings	F. E. O'FLYNN.
Berlin*†..... Waterloo	A. Miller.
Blenheim*† ..... Kent	R. L. Gosnell.
Blyth*† ..... Huron	A. S. Dickson.
Bolton*†..... Peel	A. A. Miller.
Bothwell*†..... Kent	George L. Taylor.
Bowmanville*† .Durham	J. Keith Galbraith.
Bracebridge*†..Muskoka	Mahaffy & Ashworth.
Bradford*†.....Simcoe	Mann & Scanlon.
Brampton*† ..... Peel	R. H. Pringle.
Brantford*† .....Brant	BAIRD & HENDERSON.
Brigden*† .....Lambton	See Sarnia.
Brighton*†.No'umberl'd	J. W. Gordon.
Brockville*† ..... Leeds	WOOD & STEWART.
Brussels*† ..... Huron	G. F. Blair.
Burford*†..... Brant	See Brantford.
Burks Falls*†..Muskoka	Stephen T. Evans.
Burlington*† ..... Halton	E. H. Cleaver.
Campbellford*† N'hm'l'd	D. J. Lynch.
Cannington*† ...Ontario	A. J. Reid.
Carleton Place*† Lanark	C. McIntosh.
Cayuga*†.....Haldimand	Colter & Goodman.
Chatham*† ..... Kent	WILSON, KERR & PIKE.
Chatsworth*† ..... Grey	See Owen Sound.
Chesley*† ..... Bruce	H. O. Langley.
Chesterville*†...Dundas	W. B. Lawson.
Chippawa*† ..... Welland	See Welland.
Clarksburg*† ..... Grey	See Thornburg.
Clifford*†..... Wellington	See Harriston.
Clinton*†.....Huron	W. Brydon.
Cobourg*†N'th'umberl'd	FRANK M. FIELD.
Colborne*†N'thumberl'd	W. L. Payne.
Coldwater*†s.....Simcoe	J. Brookoski.
Collingwood*†.... Simcoe	HY. ROBERTSON.
Comber*† ..... Essex	See Essex.
Cookstown*†..... Simcoe	See Alliston.
Cornwall*†..... Stormont	MACLENNAN, CLINE & MACLENNAN.
Creemore*†..... Simcoe	See Barrie.
Dashwood*..... Huron	R. H. Collins.
Delhi*†..... Norfolk	See Simcoe.
Deseronto*† ... Hastings	George E. Deroche.
Drayton*†... Wellington	A. S. Lown.
Dresden*†..... Kent	J. W. Sharpe.
Drumbo*†..... Oxford	See Brantford.
Dundalk*†..... Grey	I. B. Lucas.
Dundas*† ... Wentworth	T. H. A. BEGUE.
Dunnville*†.. Haldimand	W. D. Swayze.
Durham*†..... Grey	J. P. Telford.
Dutton*† ..... Elgin	C. St. Clair Leitch.
Eganville*† ....Renfrew	W. Lawson.
Elmira*† ..... Waterloo	See Berlin.
Elmvale*†..... Simcoe	W. F. W. Lent.
Elora*†..... Wellington	Henry Wissler.
Embro*†..... Oxford	See Woodstock.
Erin*†..... Wellington	See Fergus.
Essex*†..... Essex	E. A. Wisner.
Exeter*†..... Huron	R. H. Collins.
Fenelon Falls*† Victoria	McLaughlin & McDearmid.
Fergus*†.....Wellington	N. M. Monro.
Fesherton*.....Grey	Lucas & Wright.
Florence*† ..... Lambton	See Bothwell.
Fordwich*†..... Huron	See Blyth.
Forest*†..... Lambton	Wm. J. Porte.
Fort Frances*Rainy Ri'er	See Rat Portage.
Fort William*† ..Algoma	W. A. MATHESON.
Galt*†..... Waterloo	E. J. BEAUMONT.
Gananoque*† ..... Leeds	W. B. Carroll.
Georgetown*†.....Halton	G. S. Goodwillie.
Glencoe*†.....Middlesex	Stuart, Stuart & Ross.
Goderich*†..... Huron	PHILIP HOLT, *K. C.*
Gore Bay*..... Algoma	See Sault Ste. Marie.
Grand Valley*† Dufferin	J. A. V. Preston.
Gravenhurst*† Muskoka	B. H. Ardagh.
Grimsby*†..... Lincoln	See Hamilton.

Town and County.	Name.
Guelph*†.....Wellington	GUTHRIE, WATT & GUTHRIE
Hagersville*† Haldimand	S. E. Lindsay.
Hamilton*†...Wentworth	CARSCALLEN & CAHILL.
Hanover*† .....Grey	See Durham.
Harriston*†...Wellington	A. G. Campbell.
Harrow*†..... Essex	See Windsor.
Hastings*† N'thumberl'd	Ruddy & Clarry.
Hawkesbury*†..Prescott	O'BRIAN & HALL.
Hensall*†.....Huron	H. J. D. Corkle.
Hespeler*† .... Waterloo	See Berlin.
Highgate*†..... Kent	See St. Thomas.
Huntsville*†... Muskoka	C. M. Arnold.
Ingersoll*† .....Oxford	HEGLER & HEGLER.
Inwood*†..... Lambton	See Sarnia.
Iroquois*†..... Dundas	A. E. Overell.
Jarvis*†.....Haldimand	C. E. Bourne.
Keewatin*†...R'ny R. D.	H. A. Langford.
Kemptville*†.. Grenville	T. K. Allen.
Kincardine*†.....Bruce	W. C. Loscombe.
Kingston*†... Frontenac	SMYTHE & LYON.
Kingsville*†..... Essex	W. A. Smith.
Lakefield*†... Peterboro	O. A. Langley.
Lanark*†.....Lanark	Andrew Haydon.
Lansdowne*† ..... Leeds	See Brockville.
Leamington*†..... Essex	W. T. Easton.
Lindsay*† ..... Victoria	MOORE & JACKSON
Listowel*† ..... Perth	F. R. Blewett.
London*†..... Middlesex	CRONYN & BETTS.
Lucan*† ..... Middlesex	Wm. McDiarmid.
Lucknow*†..... Bruce	P. V. Malcomson.
Lynden*† ... Wentworth	William T. Henderson.
Madoc*†..... Hastings	Wm. Cross.
Markdale*†..... Grey	E. McCullough.
Markham*†..... York	Higgins & Douglas.
Marmora* ..... Hastings	J. F. Wills.
Mattawa*† .... Nipissing	D. A. Dunlap.
Meaford*† ..... Grey	C. T. Sutherland.
Merlin*†..... Kent	See Blenheim.
Merrickville*†Greenville	A. E. Baker.
Midland*†..... Simcoe	John Rowe.
Mildmay*†..... Bruce	See Walkerton.
Millbrook*† ..... Durham	R. Ruddy.
Milton*† ..... Halton	V. Chisholm.
Milverton*†..... Perth	See Listowel.
Mitchell*†..... Perth	Dent & Thompson.
Morrisburg*†.... Dundas	J. P. Whitney.
Mount Forest*†. Wel'ton	R. O. Kilgour.
Napanee*†..... Lennox	WILSON & WILSON.
Newcastle*†..... Durham	E. H. McLean.
New Hamburg*†. W't'rl'o	William Millar.
New Market*†..... York	T. J. Robertson.
Niagara Falls*†. Welland	F. W. HILL.
North Bay*†... Nipissing	BROWNING & SENKLER.
Norwich*†..... Oxford	T. Brown.
Norwood*†.....Peterboro	W. A. F. Campbell.
Oakville*†..... Halton	D. O. Cameron.
Oil Springs*†... Lambton	Isaac Greenizen.
Orangeville*†... Dufferin	W. L. Walsh.
Orillia*†..... Simcoe	S. S. Robinson.
Orono*† ..... Durham	See Bowmanville.
Oshawa*† ..... Ontario	C. A. JONES.
Ottawa*†..... Carleton	BISHOP & SMITH.
Otterville*†..... Oxford	See Woodstock.
Owen Sound*†..... Grey	Kilbourn & Kilbourn
Paisley*†..... Bruce	Hector C. Cowan.
Pakenham*†..... Lanark	See Perth.
Palmerston*† Wellington	Drew & Downs.
Paris*†..... Brant	Gordon J. Smith.
Parkdale*†..... York	John Douglas.
Parkhill*†.... Middlesex	E. Goodman.
Parry Sound*†McDoug'll	Pirie & Stone.
Pembroke*†.....Renfrew	J. H. Burritt.
Penetanguishene*†Simc'e	A. B. Thompson.
Perth*†..... Lanark	Hall & Hall.
Peterboro*†....Peterboro	HALL & HAYES.
Petrolia*†..... Lambton	Moncruff & Gansby.
Pickering*†..... Ontario	Dow & McGilloray.
Picton*†.Prince Edward	G. O. Alcorn.
Pt. Arthur*† Th'rBayDis.	F. H. Keefer.
Port Colborne*† Welland	G. S. Macdonald.
Port Elgin*†..... Bruce	C. Dalrymple.
Port Hope*†..... Durham	H. A. WARD.
Port Perry*†..... Ontario	H. L. Ebbels.
Port Rowan*†.....Norfolk	See Simcoe.
Prescott*†..... Grenville	F. J. French.
Preston*†..... Waterloo	C. R. Hanning.
RatPortage*†RainyR.Dis	Langford & Moran.
Renfrew*†..... Renfrew	Craig & Wilson.
Richmond Hill*†.... York	A. G. J. Lawrence.
Ridgetown*†..... Kent	W. E. Gundy.
Ripley*†..... Bruce	F. L. Pearson.
Rodney*†..... Elgin	H. Falconer Jell.
Sarnia*†..... Lambton	GURD & KITTERMASTER.
SaultSte.Marie*†Alg'aD.	H. C. Hamilton.
Schomberg*† ..... York	See Toronto.
Seaforth*†..... Huron	R. S. Hays.
Shelburne*†..... Dufferin	G. M. Vance.
Simcoe*†..... Norfolk	Tisdale, Tisdale & Reid.
Smith's Falls*†....Lanark	Lavell & Farrell.
Southampton*†.... Bruce	See Port Elgin.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. ●Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
Springfield*† .....Elgin	See Toronto.
Stayner*† .....Simcoe	Hood & Sullivan.
St. Catharines*† ..Lincoln	J. E. VARLEY.
St. George*† .....Brant	See Paris.
Stirling*† .....Hastings	See Belleville.
St. Marys*† .....Perth	E. W. Harding.
Stouffville*† .....York	JAMES McCULLOUGH.
Stratford*† .....Perth	IDINGTON & ROBERTSON.
Strathroy*† ...Middlesex	J. Follmsbee.
St. Thomas*† .....Elgin	J. S. ROBERTSON.
Sturgeon Falls*†Nipiss'g	Harry D. Leask.
Sudbury*† .....Nipissing	J. Fowler
Sunderland*† ....Ontario	T. W. Chapple.
Tara*† .....Bruce	C. E. Start.
Tavistock*.....Oxford	Douglas, Alexander & McTavish.
Teeswater*† .....Bruce	J. J. Stephens.
Thamesville*† .....Kent	See Chatham.
Thedford*† .... Lambton	See Sarnia.
Thessalon*† .... Algoma	See Sault Ste. Marie.
Thornbury*† .....Grey	Wilson & Dyre.
Thorold*† .....Welland	COLLIER & BURSON.
Tilbury*† .....Kent	D. A. McDonald.
Tilsonburg*† .....Oxford	J. CARRUTHERS.
Toronto*† ..... York	BLAKE, LASH & CASSELS. Solicitors for Canadian Bank of Commerce.
" ..... "	CLUTE, MACDONALD, MACINTOSH & McCRIMMON. Cable address "Macks." References: Dominion Bank, Sun Life Assurance Co., Provincial Trusts Co.
" ..... "	CROMBIE, WORRELL & GWYNNE. Solicitors for Bank of Montreal.
" ..... "	R. E. KINGSFORD. Special attention paid to Collections and Patents.
Toronto Junction*†Y'rk	J. A. J. Andrews.
Tottenham*† .....Simcoe	Hood, Jacks & Frazer.
Trenton*† .....Hastings	A. Forbes.
Tweed*† .....Hastings	C. W. Craig.
Unionville*† .....York	See Toronto.
Uxbridge*† .....Ontario	S. S. SHARPE.
Vankleek Hill*† Prescott	F. W. Thistlewaite.
Walkerton*† .....Bruce	A. Collins.
Walkerville*† .....Essex	C. H. Robinson.
Wallaceburg*† ..... Kent	Frazer & Jackson.
Waterford*† ....Norfolk	W. B. Wilkinson.
Waterloo*† ....Waterloo	William Reade.
Watford*† .....Lambton	Alexander Saunders.
Welland*† .....Welland	Raymond & Cohoe.
Westport*† .....Leeds	See Brockville.
Wheatley*† .....Kent	See Leamington.
Whitby*† .....Ontario	G. Y. Smith.
Wiarton*† .....Bruce	W. J. Ferguson.
Winchester*† ....Dundas	GEORGE L. HART.
Windsor*† .....Essex	CLEARY & SUTHERLAND.
Wingham*† ..... Huron	J. A. Morton.
Woodbridge*† .... York	See Toronto.
Woodstock*† .....Oxford	W. T. McMULLEN.
Woodville*† ....Victoria	See Lindsay.
Wyoming*† ....Lambton	See Sarnia.
Yarker*† .....Addington	See Napanee.
Zurich*† .....Huron	See Goderich.

PRINCE EDWARD ISLAND.

Alberton*† .....Prince	See Summerside.
Charlottetown*† Queens	M. & D. C. McLEOD.
Montague Bridge*† Kings	See Charlottetown.
Souris*† ..... Kings	See Charlottetown.
Summerside*† .... Prince	J. E. Wyatt.

QUEBEC.

Beauharnois*† Beauh'ois	Thomas Brossoit.
Bedford*† .... Missisquoi	H. Butler.
Berthier en Haut*Berth'r	V. Allard.
Buckingham*† ....Ottawa	F. A. Beaudry.
Chambly*† ..... Chambly	P. B. Benoit.
Chicoutimi*† Chicoutimi	L. G. Belley.
Coaticook*† ... Stanstead	G. H. St. Pierre.
Cookshire*† ... Compton	L. E. Charbonnell.
Cowansville*† Missisquoi	J. C. McCorkill.
Danville*† .....Richmond	See Richmond.
Farnham*† ....Missisquoi	See Cowansville.
Fraserville† Temiscouata	H. S. Carroll.
Granby*† ..... Shefford	See Cowansville.
Grand Mere.....Joliette	See Joliette.
Henryville ..... Iberville	See St. Johns.
Hochelaga*† .. Hochelaga	See Montreal.
Hull*† ..... Ottawa	C. B. MAJOR.
Huntingdon*† .Hunt'don	A. E. Mitchell.
Iberville*† .....Iberville	See St. Johns.
Joliette*† .....Joliette	J. M. Tellier.
Knowlton*† .....Brome	J. E. Fay.
Lake Megantic*†Compton	See Sherbrooke.
L'Assomption*† L'As'pt'n	J. E. Faribault.
Lachine*†. Jacq'sCartier	See Montreal.
Lachute*† .... Argenteuil	G. E. Bampton.
L'Epiphanie*† L'Ass'pt'n	J. E. Faribault.
Laprairie*† ..... Laprairie	See Montreal.
Laurentides*. L'Assomp'n	R. T. Beaudoin.
Levis*† ..... Levis	Charles Darveau.
Longueuil*† .....Ch'mbly	See Montreal.
Louiseville*† Maskino'ge	A. L. Desaulniers.
Magog*† ..... Stanstead	See Sherbrooke.
Malbaie† .....Charlevoix	See Fraserville.
Marieville*† .... Rouville	H. G. Paulin.
Mile End*† ... Hochelaga	See Montreal.
Montmagny*†Montm'g'y	See Levis.
Montreal*† ... Hochelaga	BROSSEAU, LAJOIE & LACOSTE. 7 Place d'Armes. (Long Dist. Tel. Bell, Main 3142.) Business transacted in English and French. Attorneys for Hochelaga Bank and Jacques Cartier Bank. References: Carter, Hughes & Dwight, Attys., New York, and Brosseau & Co., Brokers, Chicago.
" ..... "	CHARBONNEAU & PELLETIER. Offices, New York Life Building. Refers to Hon. G. A. Drummond, Vice-President Bank of Montreal, and Garand, Terroux & Co., Bankers.
" ..... "	McGIBBON, CASGRAIN, RYAN & MITCHELL. Canada Life Bldg. Solicitors for the Pullman Co., Royal Bank of Canada, and Royal Trust Co.
Murray Bay*†.Charlevoix	See Fraserville.
Nicolet*† ..... Nicolet	See Three Rivers.
Ormstown*†Chateaugu'y	See Huntingdon.
Papineauville*† .. Ottawa	See Hull.
Pa pebiac*† Bonaventure	See Rimouski.
Plessisville*† .....Megantic	See Victoriaville.
Pt.St.Charles*† Hoch'aga	See Montreal.
Quebec*† .....Quebec	CASGRAIN, LAVERY, RIVARD & CHAUVEAU.
Richmond*† ... Richmond	P. S. G. McKenzie.
Rimouski*† ... Rimouski	N. Bernier.
Riviere du Loup*†Ter'ta	See Fraserville.
Roberval*† .. Chicoutimi	See Quebec.
Shawnigan Falls St. Maurice	See Three Rivers.
Shawville*† .....Pontiac	See Ottawa.
Sherbrooke*† Sherbro'ke	WHITE, CATE & WELLS.
Sorel*† .....Richelieu	Ethier & Lefebore.
Stanbridge*†E.Missisquoi	Z. V. Cornell.
Stanstead*† ... Stanstead	M. F. Hackett.
St. Cesaire*† .... Rouville	See Montreal.
St. Cunegonde Hochelaga	See Montreal.
Ste. Anna de la Perade*† Champlain	See Quebec.
Ste. Marie* .....Quebec	See Three Rivers.
Ste.ThereseDeBl'in'r'le*† Terrebonne	See Montreal.
St. Francois*†DeLaBe'ce	See Montreal.
St. Francois-du-Lac*† Yamaska	See Nicolet.
St. George* ..... Beauce	See Quebec.
St. Henri*† ... Hochelaga	See Montreal.
St. Hyacinthe*†St. Hy'ne	FONTAINE & FONTAINE.
St.Jean Baptiste*Hoch'ga	See Montreal.
St. Jerome*† Terrebonne	W. B. Nantel.
St. Johns*† .... St. Johns	Paradis & Paradis.
St.Johns Suburb*†Quebec	See Quebec.
St Laurent*† Jacques Cartier	See Montreal.
St. Remi*† .. Napierville	D. Monet.
St. Roch de Quebec*†Que.	HAMEL, TESSIER & TESSIER
St. Sauveur* ..... Quebec	See Quebec.
ThetfordMines*†Mega'ic	See Quebec.
Three Rivers*†St.Man'ce	N. L. De Noncourt.
Valleyfield*† .Beauharn's	L. J. Papineau.
Victoriaville*† Athabaska	Crepeau & Crepeau.
Waterloo*†..... Shefford	Charles A. Nutting.
Westmount*†..Hochelaga	A. R. Johnson.

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